



Citizens Advice
the charity for your community

ASA bans Wonga TV advert following Citizens Advice complaint

A Wonga TV advert has been banned by the Advertising Standards Authority following a complaint from Citizens Advice. The ASA has ruled that a payday loan advert from Wonga should not appear again in its current form. Citizens Advice raised concerns that the advert did not show the Representative Annual Percentage Rate (RAPR) when it said "you can even pay back early and save money."

This is one of five payday loan adverts that have since been banned after Citizens Advice reported seven ads to the ASA in March 2014. Adverts from Peachy, Loan Monarch, Spends4u and Pounds to Pocket were banned in July.

Gillian Guy, Chief Executive of Citizens Advice, said:

"Payday loan adverts that break the rules should be taken off the air. Adverts must be clear about what taking out a loan means and how much it will cost. The consequences are really serious when payday lending goes wrong. High interest rates and fees can mean that a small loan balloons into a huge debt.

"The ASA is right to take these steps to ban ads that are not up to scratch. With five out of the seven adverts we reported to the ASA now banned, both the advertising and payday loan industries need to look at why so many adverts are not meeting the grade and change their ways.

"Anyone concerned about the content of a payday advert can report it to Citizens Advice or the ASA directly."

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