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AFPCor: a corpus of advertisements for financial products

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ABSTRACT

This article presents the AFPCor, a corpus of advertisements for financial products compiled in order to facilitate the study of discourse used in this text type. AFPCor comprises thirty press ads in this sector from the UK and a further 30 from Spain, sourced over a similar period of time which, by its very (bilingual/bi-cultural) nature, enables comparative work between the two languages and cultures involved (British English and Castilian Spanish) to be carried out. Future plans for expansion include one phase in 2011 covering press ads within the same product sector and medium, to facilitate diachronic studies, and a further collection of TV adverts for the same product type, in order to study differences in discourse produced by a change in media.

Keywords: AFPCor, corpus, advertisements, financial products, press, TV.

1. Introduction

This article presents the AFPCor, originally compiled in 2004, by the TeLL research group at the University of Las Palmas de Gran Canaria. The corpus comprises a total of 60 press ads for financial products published in newspapers aimed at the general public in the UK and Spain within a similar period of time. We will first set our corpus within existing different types of corpus as defined by experts in the field, and then present our UK and Spanish sub-corpora, giving the advertiser's name, product type and, where relevant, product name, as well as source information. We will go on to describe each sub-corpus focusing on aspects relating to the structure of the ads, the information they contain, and the use of words, numbers and images to convey the advertising message. This initial compilation of texts is open to subsequent extension, as we shall see.

The value of a corpus of this type lies in the opportunities it offers to analyse the use of language, in conjunction with images, of a type of text (advertising) that is ever-present in today's society. Our corpus, comprising its respective UK and Spanish sub-corpora, allows the researcher to compare and contrast any such uses by language/culture within the same period of time. These possibilities are of particular interest in the fields of language for specific purposes, translation and linguistics, among others. The corpus presented here represents the first stage in the compilation of AFPCor, which is currently in the process of being updated to include further UK and Spanish sub-corpora taken from mainstream newspapers published in 2011, and which we hope

subsequently to extend to ads in the same sector published in other media, such as television. The compilation of adverts for financial products differentiates this corpus from those including ads in different consumer sectors, particularly in the light of the specific legislation governing the promotion of this type of product, some of which is country-specific and which clearly conditions the information conveyed by the ad and the way in which the advertising message is expressed.

2. Type of corpus

According to Sinclair (1991, p.171), “a corpus is a collection of naturally-occurring language texts, chosen to characterize a state or variety of a language”. Alvar-Ezquerria, Blanco-Rodríguez and Pérez-Lagos (1994), meanwhile, take a corpus to be a homogeneous set of linguistic documents of any type (be they oral, written, literary, colloquial, etc.) taken as a predetermined model of a state or level of language which they intend to represent. The EAGLES (Expert Advisory Group on Language Engineering Standards) (1996TM) definition is also illustrative: “A collection of pieces of language that are selected and ordered according to explicit linguistic criteria in order to be used as a sample of the language” (quoted in *Corpas Pastor* 2001, p. 156).

Following Sinclair’s (1994, p. 16) widely-accepted distinction, a comparable corpus is “one which selects similar texts in more than one language, or which has been constituted according to the same criteria, so that their components can be equated interlinguistically”. By contrast, a parallel corpus is “a collection of texts, each of which is translated into one or more languages than the original” (1994, p. 216).

The minimum criteria established by EAGLES for computer corpora include quantity (the size of the corpus measured in words), quality (it should be representative and balanced), and the fact that it should be simple to codify and to document (i.e. to access exact reference to the documentary sources used). Although the criterion governing codification does not apply here, as we are not looking at electronic corpora, we believe the other two criteria to be pertinent.

Quantity and quality are closely linked in the design of a balanced corpus. Quality is measured by the criteria governing inclusion: time, geographical limits

and those of levels of language of the texts or textual fragments contained in a corpus, thus guaranteeing the homogeneousness of the collection within the heterogeneousness of texts, as well as chronological, dialectal and socio-cultural unity. It is also important to bear in mind the guidelines underlying the selection of text sources, which should be coherent and have been specified in the initial design in terms of both text types and number and size of texts.

We will now endeavour to classify our corpus, basing our considerations on Corpas Pastor's 2001 classification, for the compilation of which she draws on the technical report of EAGLES (1996), and Torruella y Llisterri (1999), complemented by information taken from Baker (1995) and Johansson (1998) for multilingual corpora.

Our selection of texts could, in line with Corpas Pastor's (2001) guidelines, be described as follows:

- balanced, as it contains different varieties of language in similar percentages;
- comparable, as it contains similar types of original texts, and enables us to carry out an inter-linguistic comparison of its constituent parts;
- bilingual, containing texts in two original languages, drawn from two original cultures;
- generic, as it contains texts pertaining to the same genre;
- periodical, or chronological, as it contains texts produced in a specific period of time; and
- textual, as it is made up of complete texts, rather than fragments.

3. The Corpus

This section offers a description of the corpus of ads analysed for this study. To this end, we will start with a list giving the following information for each ad: a numerical reference which will serve to identify the ad in the rest of this study, the advertiser, product type and product name. The list is followed by the publication details for each ad and a classification of the ads by product type. The next section details the information contained in the texts, which can be summarised as follows: information about the advertiser or other responsible

agents, product type and characteristics, contact details, comparative advertising and values expressed by the content information. The following section looks at the use of words, numbers and images in the corpus, and intertextuality.

The thirty UK ads analysed in this study are listed below. They have each been attributed a number for ease of reference.

No.	Advertiser	Product Type	Product Name
1	Abbey	Re-mortgage	*
2	Abbey	Tracker rate mortgage	*
3	Abbey	Savings account	Put Aside
4	The Cooperative Bank	Travel credit card	*
5	Smile	Current account	*
6	Egg Banking	Credit card	Egg Card
7	Tesco	Loan	*
8	Intelligent Finance	Offset mortgage	*
9	Prudential	Annuity	*
10	Nationwide	Personal loan	*
11	Intelligent Finance	Variable rate ISA	*
12	Halifax	Current account	Halifax Current Account
13	Scottish Widows	Life assurance	Life Cover
14	Abbey	Personal loan	*
15	Fidelity Investments	Bond funds	Money Builder Income Extra Income
16	Intelligent Finance	ISA	Mini Cash ISA
17	Standard Life Bank	Mortgage	Freestyle
18	IFA	Services	*

19	Halifax	(Switch) Mortgage	*
20	Legal & General	ISA	High Income ISA
21	Barclays	Mortgage	2-year Discounted Mortgage
22	Nationwide	ISA	Instant Access ISA**
23	Halifax	Current account	Halifax ** Current Account
24	Natwest	Mortgage	Natwest One
25	Life Search	Life assurance service	*
26	Halifax	Savings account	Halifax Guaranteed Reserve
27	Prudential	Pension annuity	*
28	Direct Line	Mortgage	Direct Line Flexible Mortgage
29	Legal & General	Savings account	L&G Index-Tracking ISA (Cashback)
30	Chelsea Building Society	Savings account	Chelsea Postsaver

Table 1. English sub-corpus

The ads shown in the above list were published in the following newspapers:

- *Independent on Sunday*, 11th January, 2004: ads 3, 4 and 5
- *Independent on Sunday*, 18th January, 2004: ad 2
- *Independent on Sunday*, 25th January, 2004: ads 1, 6, 7 and 8
- *The Observer*, 25th January, 2004: ads 19, 20, 21, 22, 25, 26 and 28
- *The Observer*, 1st February, 2004: ads 11, 23, 24, 27, 29 and 30
- *The Observer*, 8th February, 2004: ads 9, 10, 12, 13, 14, 15, 16, 17 and 18

A breakdown by product type shows that there are eight ads each for mortgage (including re-mortgage) products, and savings accounts (including ISAs), three ads each for current accounts and loans, two ads each for annuities and brokerage/financial services, and one ad each for life assurance and investment funds. In those ads in which the product name appears with an asterisk, there is no product name, as such; the product is referred to by product type, such as mortgage, personal loan, etc. In those ads in which the product name is marked with a double asterisk, the product name can only be found by reading the small print, it does not appear in the main body of the ad at all.

The search for suitable advertisements for the corpus in Spanish, published in Spanish national newspapers aimed at the general public, took somewhat longer than the compilation of the English corpus. In order to fulfil our objective of thirty ads promoting the same types of products as those featured in the English corpus, we reviewed *El País* and *El Mundo* newspapers. Given that our English corpus comprised ads published in January and February 2004, we started by viewing the three Spanish newspapers for January 2004. This exercise rendered some twenty ads, but many of them were repetitions of the same idea, principally within the campaign by ING direct. Our initial survey included several ads of the same type, featuring personal testimonies by customers of this bank, in which the image and headline differed, but the overall layout and rest of the copy was identical. We have kept two of these ads within our corpus, but rejected the rest, as they contributed nothing new to our study. February editions of our three newspapers contained a few more ads, but in order to reach thirty, we had to search through the three newspapers from January 1st 2004 to April 30th 2004.

The thirty ads analysed in this study are listed below. Again, a number has been given to each individual ad within the sub-corpus. Once again, as we saw in the UK sub-corpus, a significant number of ads (in this case 11 out of 30) did not give their product a particular name over and above its generic product type.

No.	Advertiser	Product Type	Product Name
1	Allianz Group	Pension	*
2	American Express	Gold card	*
3	American Express	Gold card	*
4	BBVA	Pension plan	*
5	BBVA	Mortgage	Hipoteca Fácil BBVA
6	BBVA	Investment plan	Fondo BBVA Triple Óptimo
7	BBVA	Personal loan	Plan Familias BBVA
8	BBVA	Investment fund	Uno-e
9	Banco Sabadell / Banco Herrero / Solbank	Investment/Deposit	Depósito Platino
10	Barclays	Mortgage	Hipoteca Remunerada
11	Caixa Catalunya	Investment fund	Fondo Garantizado CC Bolsa 13 FIM
12	Caixa Catalunya	Loan	Crédito Auto
13	CAM	Investment fund	CAM GENUIS
14	Caja Madrid	Investment fund	Fondo Garantizado Caja Madrid Titanes
15	Caja Madrid	Investment fund	Fondo Ibex Premium

16	Deutsche Bank	Investment fund	Fondos DWS de Gestión Alternativa
17	Deutsche Bank	Investment fund	Fondos Selección DB
18	Deutsche Bank	Investment Fund	*
19	Deutsche Bank	Investment Fund	*
20	Direct Seguros	Car Insurance	*
21	FIBANC	Deposit Account	*
22	Fidelity Investments	Investment Funds	*
23	ING DIRECT	Current Account	Cuenta Naranja
24	ING DIRECT	Current Account	Cuenta Naranja
25	ING DIRECT	Current Account	Cuenta Naranja
26	ING DIRECT	Mortgage	Hipoteca Naranja
27	ING DIRECT	Current Account	Cuenta Naranja
28	INVERSIS BANCO	Investment Fund	*
29	INVERSIS BANCO	Investment Fund	*
30	Morgan Stanley	Investment Fund	MS Gran Selección FIM

Table 2. Spanish sub-corpus

The distribution of ads by newspapers and the dates of publication are listed below (all dates pertain to 2004):

El País, 3rd February, 2004: ad 26

El País, 6th February, 2004: ads 5 and 9

El País, 21st February, 2004: ad 30

El País, 2nd March, 2004: ad 29

El País, 6th March, 2004: ad 1
El País, 8th March, 2004: ad 15
El País, 14th March, 2004: ad 13
El País, 26th March, 2004: ad 22
El País, 31st March, 2004: ads 17, 21 and 25
El País, 19th April, 2004: ad 10
El País, 29th April, 2004: ad 12
El País, 20th April, 2004: ad 16
El País, 30th April, 2004: ad 28
El Mundo, 4th January, 2004: ad 4
El Mundo, 12th January, 2004: ad 24
El Mundo, 13th January, 2004: ad 27
El Mundo, 7th February, 2004: ad 18
El Mundo, 14th February, 2004: ad 19
El Mundo, 17th February, 2004: ad 23
El Mundo, 18th February, 2004: ad 2
El Mundo, 24th February, 2004: ad 3
El Mundo, 26th February, 2004: ad 7
El Mundo, 27th February, 2004: ads 8 and 11
El Mundo, 4th March, 2004: ad 6
El Mundo, 21st April, 2004: ad 20
El Mundo, 26th April, 2004: ad 14

We should add, at this point, that many of the ads were observed in both newspapers on or around similar dates. The specific data we have given in this respect corresponds to the copies of these ads included in our corpus.

4. Description of the UK sub-corpus

In this section we will observe and describe aspects such as possible division into main body and small print, types of information included (advertiser information, types and characteristics of product, contact information), comparative advertising, values expressed by the content information and the use, or lack thereof, of words, numbers and images in the texts.

4.1. Text structure and legal information

The first distinguishing feature that strikes the reader of these ads is that many of them can immediately be divided into two, clearly differentiated parts constituting the macrostructure. The first is the main body, normally comprising an image, text and numbers. The second is a section located generally either along the top or the bottom of the advertisement, containing the terms and conditions governing the products mentioned. This section, the small print, made up exclusively of text and numbers (no images), is presented in small, sometimes tiny letters, and occupies a much smaller proportion of the text than the main part of the advertisement. However, it is linguistically denser than the main copy. This can be seen clearly if we look at the number of words contained in both sections of the ads. Thus, in ad 8, the main body has 136 words while the small print has 506 and in ad 10 the figures are 62 and 131 words, respectively. The proportion is not always so great (in ad 4, there are 111 words in the main body and 167 in the small print) but the small print is generally longer in linguistic content than the main body. The exception to this is ad 4, where we can see 97 words in the main body and 63 in the small print. However, 40 of the 97 words in the main body are repetitions of *ha*, used to create the effect of someone laughing. If we were to count just one *ha*, the small print would be almost double the length of the main body and the ad would therefore match the prevailing tendency which we have outlined.

Although most of the ads analysed could be divided into main body and small print sections, 6 ads of the 30 have no small print (nos. 9, 25, 27, 18, 20 and 29). The last 3 of these 6 do have a separate section from the main ad; in this case, a coupon to be cut out and forwarded to the advertiser requesting

further details of the product advertised. The use of the coupon format does not seem to correspond necessarily to the type of product advertised, as although ads 20 and 29 are for savings accounts, there are other ads within the sub-corpus advertising savings accounts that do not use the coupon format. Nevertheless, ads 20 and 29 share the same advertiser (Legal & General), so the decision to include a coupon may depend on the advertiser. However, the third ad (18) that uses this format advertises the services of Independent Financial Advisers, clearly a different product and a different advertiser.

4.2. Information about the advertiser

We will now go on to describe the information occurring most frequently in the ads analysed, which we have divided into three categories: information about the advertiser, information about the product and contact information, as these three categories are those most commonly found in the corpus.

All 30 ads contain the name of the advertiser, and 29 of them include the advertiser's logo, the exception being ad 16. Twenty-nine give the company's URL and 28 a contact phone number.

Other information associated with the advertiser is the registered office (the term is found in 19 ads, while two further ads give the advertiser's address without stipulating that it is the registered office); registered number (in 17 ads); registered in England/Scotland/England and Wales (17 ads); that the advertiser is regulated by the *Financial Standards Association* (7 ads) and that they are members of or associated with some other professional body or association (5 ads).

4.3. Product type and characteristics

All the ads state clearly the type of product being advertised. Indeed, in a number of cases (as seen in Table 1) no specific name, other than the generic product type, is given to the product in question. The exceptions are the "Put Aside" savings account of ad 3, the MoneyBuilder Income and Extra Income funds in ad 15, the Freestyle mortgage in ad 17, the Direct Line Flexible Mortgage in ad 29 and the Chelsea Postsaver in ad 30. In the other ads, the

advertiser's name may be used to distinguish the generic product type from others, but failing that, the product type alone is used. This constitutes a difference as compared to product names in other consumer sectors, where the name itself will often convey associated ideas or connotations. Another striking point is that in some ads the product is only named in the small print.

The terms and conditions under which the products are offered (i.e. product characteristics) represent another important category. Here we find the following information:

- rates (for interest rates) applied (in 25 ads);
- age limit for applicants (5 ads, and implicitly also in those for pension annuities);
- residency in the UK required (6 ads);
- limitations on applicants other than age or residency (12 ads);
- written quotation available on request (12 ads);
- products available subject to status (15 ads);
- the advertiser reserves the right to decline any application (3 ads);
- the warning that your home is at risk if you do not keep up repayments on a mortgage or other loan secured on it (8 ads);
- limited or introductory offer (7 ads);
- offer valid until a specified date (4 ads);
- the information given is correct or valid as at a specific date (22 ads);
- warnings about the uncertain nature of investments (2 ads);
- security/charge/mortgage on your property required (7 ads);
- a named source of information given (11 ads);
- a detailed example of the (mortgage) repayments that would result from the product (7 ads);
- two different rates of interest applied to the same product (9 ads); and
- specific dates, normally either as the date of the source information or that on which specific rates or other conditions were correct (22 ads).

4.4. Contact information

The advertisers urge potential customers to contact them in the following ways: by sending in the coupon provided (3 ads), by visiting a branch of the advertising company (8 ads), by calling a specified number (27 ads), by visiting a given URL (13 ads) or by contacting the customer's financial adviser (4 ads). Other related information is also supplied, for example, the days and times that telephone lines are open (16 ads) and that telephone calls may be recorded or monitored (20 ads).

4.5. Comparative advertising

Competitors' products are explicitly named in four different ads, and their terms and conditions are stipulated in percentage terms in two cases (ads 26 and 12) and in price terms in the other two (ads 25 and 13). The exact comparisons drawn in ad 26 serve as an example.

	AER/gross p.a.
Halifax	4.70%
HSBC	4.50%
Barclays	4.25%
National Savings	4.20%

5. Description of the Spanish sub-corpus

In this section, we will cover the same ground for the Spanish texts as we did for the UK sub-corpus in section 4.

5.1. Text structure and legal information

As we saw in the UK corpus, the Spanish corpus also reflects a tendency to divide ads into main body and small print sections. Twenty-seven of the 30 ads presented some kind of small print section, although not all were equally small or dense in information. The 3 ads that do not include a separate small print section were numbers 5, promoting a mortgage product, and 28 and 29, these latter two advertising investment funds. The densest small print, by contrast, can be found in ads 4, 11, 13, 14, 15, 22 and 30, promoting pension plans or investment funds. This comparison by product types would tend to suggest that the decisions as to the use or not and subsequent format of small print sections is not determined by product type, or at least, not solely. Most of the small print sections were located along the bottom of the ads, but, for example, ad 20 presents very small print running vertically up the right hand side of the ad, explaining how insurance premiums are calculated. However, even in those ads in which the small print neither appears in a particularly tiny font size nor presents an extremely dense amount of information, it always expresses the exact terms and conditions (legal information) to which allusion is made in the main body, adding elements of precision to information that might be misconstrued if left unclarified, particularly in the light of the connotations conveyed by the images used, as described in section 6.2.

5.2. Information about the advertiser

We should make it clear that in this section we are not interested primarily in whether or not the advertiser's name appears in the ad, although reiteration of the advertiser's name is clearly a means of ensuring that receivers of the text remember the name. To this end, it appears in iconic images (such as the credit cards shown in ads 2 and 3), as part of the slogan (ads 4, 5 and 6) and as part of the contact information (*Línea BBVA*, for example, in ad 6), as well as in other parts of the main body, reinforcing the brand name of the product. Our main concern here, however, is to see what legal or official information relating to the advertiser appears with a view to concluding the extent to which these stipulations shape the contents of the text.

In this sense, we should mention that the registered name and address of the advertiser is notably absent in the Spanish ads, in contrast with our findings for the UK corpus. What does appear, however, are the specific details of those entities that participate in the lending of the service or product, such as the guarantor, the management company and the depositary present in those ads featuring investment funds (nos. 8, 11, 14, 15, 16, 22 and 39). Other specific information identified was the fact that the product or service is registered at the CNMV (Comisión Nacional del Mercado de Valores – the Spanish Stock Exchange Watchdog) (ads 6, 8, 11 and 22) or at the Bank of Spain (ads 9, 10, 21, 23, 24, 25, 26 and 27). In ad 12, details of the insurer and re-insurer of the loan for car purchase are given, but not of the advertiser (Caixa Catalunya). Other information identifying the advertiser or provider of the product includes registration details in Trade Registries of Madrid and/or Barcelona (ads 16, 18 and 19) and the corporate tax code of the advertiser (ads 12, 16, 17, 18 and 19). This difference in the specific details given in terms of bodies deemed responsible for the terms and conditions offered by the products offered reflects the different regulations in force in the two countries (Adams & Cruz García, 2007).

5.3. Product type and characteristics

As we saw in the UK sub-corpus, all the ads state clearly the type of product being advertised, and a number use the generic product type rather than giving their specific product a name. In this case, some 17 ads specify a product name, many of which include the advertiser's name and most of which consist of the general product together with either an adjective or other modifier that lends an association of quality, value or security. Thus, we can see the following product names taken from ads 6, 9, 11, 14, 15 and 30, respectively: *Fondo BBVA Triple Óptimo*, *Depósito Platino*, *Fondo Garantizado CC Bolsa 13 FIM*, *Fondo Garantizado Caja Madrid*, *Fondo Ibex Premium* and *MS Gran Selección FIM*.

The names of other products advertised underline their specific nature, such as those found in ads 7, 10, 12, and 16, respectively: *Plan Familias BBVA*, *Hipoteca Remunerada*, *Crédito Autos* and *Fondos DWS de Gestión*. The use of orange in the names of products featured in ads 23, 24, 26 and 27 (*Cuenta naranja* and *Hipoteca*

naranja) is determined by the corporate image of the advertiser (ING bank), probably chosen to try and give the bank a more dynamic, youthful, attractive image. The only product whose name had connotations suggesting anything other than prestige, reliability, value or strength was that of ad 5: *Hipoteca fácil BBVA*. Thus, the name of the product itself underlines its supposed ease of use, or operation, as a positive selling point. In the other ads, the advertiser's name may be used to distinguish the generic product type from others, but failing that, the product type alone is used.

As far as product characteristics (terms and conditions) are concerned, once again we can see the following:

- the presence of interest rates applied (20 ads),
- time limit to the product on offer (15 ads),
- that the product advertised has been registered at either the Bank of Spain or at the CNMV (12 ads),
- that a leaflet offering fuller specifications is available and where it can be consulted (7 ads), and
- limitations as to maximum and minimum amounts permitted (6 ads).

Other terms and conditions that appear less frequently but should be mentioned are:

- age limits (5 ads),
- residency in Spain (1 ad),
- warnings about the uncertain nature of investments (2 ads), and
- that applicants should be individuals rather than bodies with legal personality (5 ads).

Limitations to access to the product include the following:

- requisite that client must be new to the advertised product (3 ads),
- that conditions will only apply to any increase on balances (4 ads),
- specific dates on which particular terms will apply (3 ads), and
- that the terms on offer are applicable to applications received by the Internet or by telephone (2 ads).

No mention is made of the following conditions observed in the UK ads: written quotes on request, product available subject to status, the right of the advertiser to decline any application or record any calls, the fact that the mortgagee's home is at risk if the customer does not keep up repayments on the mortgage or other loans, that a mortgage on the property in question is required or detailed breakdown of how a mortgage loan's conditions would apply. This type of information, while very probably explicit in the information leaflet that financial companies and other bodies are required by law to make available to their customers, were not included in these ads. Once again, we see the role of specific legislation in each country as a conditioning factor of the information that appears in the ads.

5.4. Contact information

In the Spanish corpus, potential customers are encouraged to contact advertisers by phone (24 ads), by visiting a URL (23 ads), by visiting branches of the advertiser (10 ads) and by consulting with financial agents or brokers (7 ads). Of course, in some ads, more than one means of obtaining further information or purchasing the product is given, hence why 64 ads have been mentioned in this section, while the corpus comprises 30.

5.5. Comparative advertising

In the Spanish corpus, no real comparisons were established between the products and services advertised and competitors' products, by contrast to the UK sub-corpus. We can find some examples of claims suggesting that the product is better than others, or the best, but no comparative categorical claims. Thus, for example, the image in ad 11 of a bunch of 50 euro notes stuffed under a kitchen floor tile accompanied by the header *¿Tienes el dinero en el mejor sitio?* is hardly detailing a competitive product; ad 17's header *Hay fondos, Buenos fondos y los Fondos Selección DB* aims to set the advertised product ahead of the rest, but it is not a substantiated claim. The same could be said of ad 27, which offers *la oferta más amplia*; ad 30, which asks *¿todavía se conforma con menos?*; and the header

of ad 15, *Apuesta por los más fuertes*, and its sub-heading, *Forme equipo con los 35 valores más importantes de la bolsa española*. In ad 22, the advertiser boasts of having won the ten most important prizes (awarded by experts) in the sector and goes on to claim *Este es un resultado del que no muchos pueden presumir*. While clearly blowing his own trumpet, the advertiser makes no direct comparison with or reference to a named competitor.

6. Words, numbers and images

In this section we will focus on the following modes of communication used in advertising language: words, numbers and images.

6.1. Words and numbers

All of the 60 ads of our corpus include words and numbers. Of these elements, words are by far the most numerous and initial findings regarding their analysis have been presented focussing on morpho-syntactical characteristics (Adams & Cruz García, 2006) and lexical and semantic elements, (Adams & Cruz García, 2005), respectively. We shall here concentrate on describing the use of numbers in our ads, as this constitutes one of the features that make ads for financial products stand out from other types of ads directed at the general public.

Numbers play an important role in our corpus, transmitting with apparent precision the terms and conditions of these products. They are found in both the main body, often in some kind of eye-catching format, be it larger type, boxed in a distinctive style and in the small print, often giving precise details of conditions sketched in the main body. However, this precision is not always exactly what it appears. There are numerous examples of interest rates and other conditions given in the main body that then require further explanation. Thus, we often see the interest rate in the main body accompanied by an asterisk, double asterisk or other symbol that links it to the explanation in the small print. This tendency was particularly notable in the Spanish sub-corpus. Examples from the UK (ad 4) and Spanish sub-corpora (ad 9) are given below:

- 0% p.a. interest for six months on purchases and balance transfers. [...] 0% p.a. on purchases and balance transfers* reverting to: 14.9% p.a. 13.0% APR.

A clear example of this can be found in ad 9 of the Spanish sub-corpus, where the piles of coins each feature an interest rate to be applied:

- 5,5%* nominal 5º año 3,5% nominal* 4º año, 3,00%* nominal 3r año, 2,50%* 2º año, 2,20%* nominal 1r año.

In these examples, we can see that the rates to be applied after the introductory six-month offer in the UK ad are explained in the main body, a little further down than the original 0% claim, while in the Spanish ad, further explanation of the interest rates is given in the small print, a typical trait of this sub-corpus, as we have just mentioned.

* Tipos nominales para imposiciones a cinco años con cobro anual de intereses.

In both the main body and small print sections of the UK sub-corpus, product characteristics are largely defined and described in numerical terms, given the importance of data such as the interest rate applied, the term or duration of the product, starting and redemption dates. Thus, we can see the following examples taken from ads 7 and 29, respectively:

Tesco Loans 6.8% typical online APR

www.tesco.com

Call 0845 303 7109 (quote ref: T52)

Typical APR for telephone applications 7.6

Invest a lump sum of at least £3,000 into any Legal & General Index-Tracking ISA before 30 April 2004, then hold it until 31 December 2004 – and we'll refund your 2004 annual management charges in February 2005.

In those ads in which comparisons are drawn between different products, these are almost always based on figures, typically the interest rate applied. Thus,

we see, in five different ads, tables comparing the rates of the advertised products, expressed solely in numbers, with one or more competitors. The following example, taken from the main body of ad 26 (advertising a Halifax savings account), illustrates this point:

	AER/gross p.a.
Halifax	4.70%
HSBC	4.50%
Barclays	4.25%
National Savings	4.20%

In some cases, such as ads for mortgages, the small print includes an example of the payment schedule applicable, as the following extract of ad 28 shows:

- Typical example: based on a flexible mortgage of £85,000 over 20 years on a property worth £132,812.50. If 6 monthly payments of £488.13 are made, then 30 monthly payments of £556.99, then 203 monthly payments of £563.55 and a final payment of £561.66, total payable would be £134,685.79.

This tendency to use figures to describe and define the product has a direct impact on the use of adjectives, normally used extensively in ads for consumer products to give product descriptions.

Apart from specifying rates and amounts of money, numbers are also used to express dates and telephone numbers as well as being included in addresses and registration numbers. In some cases, they form part of the product name (e.g. *Postsaver 60* in ad 30) and the number one (1) also appears in the descriptor *No. 1 / number one*, meaning leading or best (ads 9, 15, 26 and 27).

As we have seen in the UK sub-corpus, numbers are used extensively in the Spanish texts to present the product characteristics. Examples of these include the following:

- minimum and maximum amounts: *Ahora, tras pase o suscriba cualquier fondo de inversión a partir de 3.000 euros en Inversis Banco y recibirá un 2,5% del total traspasado o suscrito, con un máximo de 600 euros* (ad 28);

- product or corporate registration numbers (either at the CNMV or the Bank of Spain), *RBE n° 2690/03* (ad 24); *Fidelity Funds SICAV está inscrita para su comercialización en España en el registro de Instituciones de Inversión Colectiva Extranjeras de la CNMV con el número 124 [...] (ad 22);*
- specific dates relating to the validity of the promotion, or product: *Promoción válida hasta el 18-04-2004 para clientes sin posición en Inversis Banco antes del 1-10-2003* (ad 29);
- commission rates: *Com Gestión: 1,35%. Com Depositaria: 0,05%. Com. Suscripción: 3%. Com. Reembolso: 2%. (ad 30);*
- corporate tax codes: (CIF), *Entidad Aseguradora: Zurich España, Compañía de Seguros y Reaseguros S.A. CIF: A-28360527* (ad 12);
- details of the company's registration reference in either the Madrid or Barcelona business registry: *R.M. de Barcelona H 3089, F 40, T 617, L 174, S 2.* (ad 19);
- in Stock Market Indices, such as the *IBEX 35* (ad 15) or the *DJ Eurostoxx 50* (ad 11); and
- product names: *CC Bolsa 13 FIM* (ad 11).

Perhaps the most eye-catching use of a number is that of ad 25, where nine swimmers are standing on starting block number 5, but the nearest we get to a play on numbers is seen in ad 20, promoting a product aimed at men who are around 40 years old (*que rondan los 40*). The saving on the car insurance is portrayed as a 30% saving on the insurance, plus an additional 9% if the customer fulfils the age requirement. These two numbers are portrayed in brackets, like a sum, of 30 + 9, just below the header that mentions 40. However, closer inspection of the small print shows that this product is restricted to men of between 41 and 45, so a 39 or 40-year-old man would not be eligible.

In terms of comparative advertising, the lack of direct, substantiated comparisons drawn between the products on offer and possible competitors in the Spanish sub-corpus explains the absence of contrasting figures and rates, something that was present in the UK sub-corpus.

From our analysis of the use of numbers in both sub-corpora, it becomes clear that they play an extremely important role in the description of these

products and of their terms and conditions. Interest rates, dates, durations and other concepts that really shape the products on offer are all frequently expressed by numbers. Numbers appear in separate boxes, in numerous different formats, in eye-catching positions and hidden away in the small print. They are everywhere in these ads. We should probably expect the ubiquitous nature of their use and location in these texts to affect some of those aspects of advertising discourse considered normal or typical for consumer products, in which numbers play a more discrete role. Adjectives, usually the mainstay of product descriptions, are particularly likely to be affected.

6.2. Images

Our examination of the images found in both the UK and Spanish sub-corpora revealed a wealth of information. So much so, that the images in themselves would warrant a more in-depth semiotic analysis, which is beyond the scope of our study. However, we have carried out a preliminary analysis of the images, covering the most obvious features observed that throws some interesting light on how advertisers exploit the ability of images to suggest values that they wish to be associated with their products.

To give us an overview of the use of images in the corpus as a whole, we have compiled the following table, which classifies the numbers of ads found with no images, those in which the only image is the company logo, those in which the 'image' consists of blurred shares of mainly black, grey and white, those featuring iconographic images and iconic images, respectively, and other cases. In the UK sub-corpus, these other cases correspond to one ad in which the image is that of a prize awarded to the advertiser and another in which the background consists of an enlarged image of the corporate logo. In the Spanish sub-corpus, there are two ads in which the images are the logos of investment funds associated with the product, one in which the background is an enlarged image of the corporate logo, and two further ads that have not image as such but a visually interesting layout (one of which presents the terms and conditions in large print encased by brackets, the other of which is laid out like a bus pass). Hence, this category of "others" includes a variety of cases in which the ad does not include iconographic images transmitting connotations of values associated with the products.

Type of Image	Occurrences in the UK sub-corpus	Occurrences in the Spanish sub-corpus
No image	3	0
Only logo	4	1
Background of blurred shades of mainly black, grey and white	5	2
Ads with iconographic images	16	20
Iconic images only	2	2
Other	2	5

Table 3. Types of images found in the corpus, by sub-corpus

Before looking in more detail at the images used, it is worth stopping for a moment to consider that there were 3 ads in the English corpus with no images, and 3 in the Spanish corpus in which the only image consisted either of logos of supporting companies or a specific layout rather than an image (included in the “others” section of the table). In 4 English ads and one Spanish ad the only image was the company logo, and in 5 English ads and 2 Spanish ads, there was no image as such, but the text was superimposed onto a background of blurred shades of mainly black, grey and white. This gives us a total of 12 UK ads and 6 Spanish ones with no real image. This, in other product sectors, would be extremely unusual, and is a reflection of the degree of sobriety with which financial products are advertised, as compared to other product sectors.

6.3. Images in the UK sub-corpus

As we have seen, images were not found in all the ads analysed. When we examined the use of images in the corpus, we divided them into two groups: ads in which the image plays a significant role in the transmission of the overall message, and those in which it does not. We will deal with each in turn.

The images found in 18 ads can be divided into iconic and iconographic types. The only iconic images found are those showing the two credit card products (ads 4 and 6). However, both of these advertisements also include an iconographic image. Nine ads show people (2 photos clearly differentiated from the rest of the text, 6 photographic images with no borderline to differentiate them, one line drawing incorporated in the text). Of these, one is clearly a satisfied customer, explaining how she has benefited from using the product advertised (ad 23), while one other is portrayed as an authority (a lady doctor) urging potential customers to cure their financial hangover. The fact that she is depicted as a line drawing, almost a cartoon character, reinforces the idea that the hangover is metaphorical. One person shown is clearly a salesman: ad 19 has an eager-looking man dressed in a suit, holding a blackboard on which a command to use the product advertised is written. The other images are not so easy to categorise, as they seem to fulfil more than one function. The lady shown in the Scottish Widows ad is clearly a representation of a widow (dressed in black, wearing a cloak), although there is no allusion to Scotland. However, she is young, slim and attractive, and therefore transmits associated values of youth and desirability to a product (life assurance) normally associated with old age and death. She is more likely to attract younger customers to the product, as they will identify with her.

The photos included in ads 9 and 10 (both separated from the rest of the text by a borderline) show two couples. In each case, they could be satisfied customers (of an annuity and a personal loan, respectively), and certainly transmit a set of values associated with the product. The older couple in ad 9, smiling, relaxed, brown, on the beach, with windswept hair are clearly enjoying a trouble-free retirement, whereas the younger (aged around 30) couple in ad 10 are shown sitting in the kitchen over breakfast, wearing a T-shirt (him) and a dressing-gown (her), looking through the paperwork associated with applying

for the product. They are both smiling, and looking at the paperwork. This depiction of everyday life (they are not looking out at the reader, so apparently make no direct appeal to the receiver) exudes associations of comfortable, middle-class stability.

The lady gardener in ad 25 lends many connotations to the ad. She is not the saleswoman, nor a satisfied customer. Dressed in dungarees and a gardening hat and gloves, i.e. clearly enjoying her hobby/leisure time, she is brandishing a large pair of gardening shears. The proportions in the image have been artificially altered so that the shears, and in particular the blades, appear to be much larger. They highlight the meaning of the caption “*Cut the cost [...]*”

The men shown in ads 12 and 26 for the Halifax could be satisfied customers or, more likely in the case of ad 26, a salesman, as he is depicted at the top of a mountain with a flag showing the interest rate offered. The metaphor of achievement, attaining a goal represented by climbing a mountain to its summit is clear. At the same time, the image is clearly unrealistic. The man’s clothing and shoes are completely unsuitable for mountain-climbing, although appropriate for office work. However, the most interesting point about these two men is that they are black. They may even be the same actor. They are the only black people shown in the ads.

Ad 30 shows a person sitting with their feet up, drinking a mug of tea or coffee. The photo is shot from behind, the focus clearly on the legs, emphasising the idea of relaxation, absence of worries. The face is not visible, a characteristic which, as we shall see below, is repeated in three of the Spanish ads studied.

Apart from ad 30, all the people shown in the ads are smiling. The Scottish Widow and the lady doctor’s smiles are less obvious, smaller smiles than the rest (all of whom show their teeth in wide grins) but their expressions are happy.

In category a), we have included ad 15, in which the background image to part of the text is an enlarged version of the company logo, and ad 24, in which the only image is a representation (as a kind of medallion) of an award obtained by the advertiser. We should also include ad 5, in which the image is a smiling mouth that links in with the advertiser’s name (*Smile*) and which is particularly effective as the message of the ad is based on the idea of smiling, to enjoy product benefits, or (if you turn it upside down) missing out on them. Obviously, turning a smiley upside down produces the image of a frowning

mouth. Another ad featuring clear images is no. 28, in which we first see an old-fashioned (i.e. not cordless) telephone shot from behind, linking in with the headline *see the back of your mortgage sooner* and then, at the bottom of the main copy, a phone of the same style that appears to be jumping. Both apparatuses are fitted with a wheel on each corner and constitute a constant recurring feature in ads for this advertiser (*Direct Line*), the idea being that their products, i.e. the answer to your problems, are just a telephone call away and that, once you request them, they will deliver quickly (on wheels).

Thus, we can see that the bulk of the ads including iconographic ads that lend connotations to the products advertised feature people, and that the transmission of the values are closely linked to the physical appearance, facial expressions, attire and settings that appear in the images.

Those ads in which the image, where present, played a less significant role include those in which the only image present is incorporated in the company logo; those in which the text is superimposed on a background of blurred shades of colours or white/black/grey and those with no image whatsoever.

The 4 ads in the first category (8, 11, 20 and 29) only feature images that form an integral part of the company logo. In the case of Legal & General, the umbrella as a symbol of protection against the unexpected is clearly apposite for an insurance company. In the case of Intelligent Finance, the meaning of the image is not clear. It is a two-dimensional rectangle, which could represent a door.

It is interesting to note the use of blurred shades of background colour with no specific depiction of any image in 5 different ads (1, 2, 3, 17 and 14), from two different advertisers (Abbey and Standard Life Bank) for three different types of product (mortgages, savings accounts and loans). In ad 14, this lack of definition clearly tallies with the message of the copy, which states that applicants will not have to specify any purpose for the loan requested. There is a similar tie-in between message and the use of an undefined shape of background colour in ad 17, in which the caption reads *Because life changes shape at every turn ... so does your Freestyle Mortgage*. The product name, and repeated use of semantic connotations with freedom and flexibility, mirrors the amorphous blob of the background. However, the background colour is, in turn, superimposed on newsprint. The words, layout and content of the newsprint behind the

undefined background colour would suggest that this is an article written about a customer's experience of a Freestyle mortgage.

Of all the ads analysed, ad 3, promoting an Abbey Savings Account, is perhaps the one with least specific product information. It gives no terms and conditions at all, although it is one of the few to give the product a specific name. This lack of specific definition could be said to mirror the use of a blurred background. Ads 1 and 2 give more information, both in the main copy and in the small print, but stipulate considerably less than other ads in the same product category (mortgage products).

In the UK sub-corpus, there were 3 ads (7, 22 and 27) with no image whatsoever. This is perhaps the most strikingly obvious difference observed, in terms of images, between ads for products in this product sector as compared to general consumer advertising, where images play a decisive role in the transmission of the message. However, this difference was limited, at least in our corpus, to the UK adverts, making it an important differentiating factor between the two sub-corpora.

To round off this section on images in the UK sub-corpus, we should point out that very limited use was made of colour. The cracked ceiling in sepia in ad 21 seems fitting for a mortgage product that offers a free survey on the property to be purchased (to uncover any unexpected surprises after completion) and the shading is used in conjunction with the corporate blue for the advertiser's name. Ad 5 uses a stronger colour, where the smiley (or frown, depending on which way up the text is held) was bright purple, in order to stand out and catch the reader's attention.

6.4. Images in the Spanish sub-corpus

Similarly, in the Spanish corpus, we have studied the images in terms of type, and their importance in the overall transmission of the advertising message.

Our analysis showed that in 19 of the Spanish ads, we can detect a marked tendency towards the presentation of the product through the associated image, and often in contrast to the specific characteristics, or conditions, of the product itself. We could perhaps draw a distinction between those ads in which the

advertiser uses a meaningful image to evoke connotations in relation to his/her product, either by conveying the same type of message as is given in the text or by obvious contrast, (e.g. ad 1, 5, 7, 8, 9, 11, 12, 16, 17, 20, 21, 28, 29), and those in which a detailed study of the values transmitted by the images tells a completely different story from the conditions found in the small print, such as ads no. 4 and 6.

In the first group, we could mention the full-page mortgage ad (no. 5) from BBVA, in which the image takes up the whole text, with superimposed copy. The image shows a restaurant serviette, with a hand-drawn felt-tip line diagram, depicting the first 'period' of mortgage payments which, if turned upside down, clearly falls at the end of the payment period. It is interesting to see how, even though the product categories are completely different, both sub-corpora present one ad that plays visually on this aspect of turning the ad upside down, as it shows that this type of play on words is understood and accepted in both cultures.

In the second group, we could cite ad 4, which dedicates approximately a quarter of the available space to an image of a smiling child, dressed casually, leaning over a poster on which the advertiser's name (BBVA) appears in childish, rounded writing, together with a big number 5, clearly written by a child. The product in question is a pension scheme, and the small print is clearly restrictive, but the overall impression given by the ad is that of a child-friendly, innocent, easily-accessible product. Similarly, in ad 6, which is also a full-page ad, more than half of the text is made up of the image, which is actually three 'snapshots' of someone walking, and mirrors the product claim to be "three steps ahead". The person walking is shown from the middle of their back down, walking barefoot, in rolled up jeans, on grass with a sweatshirt tied around their waist, topped by a T-shirt. We can see some woods in the distance and the sky is blue. The overwhelming sensation here is of freedom, informality, lack of commitments, a stress-free walk in the country, in the midst of nature, enjoyed by a carefree young person. By contrast, the small print is precise and restrictive.

Some images in the Spanish ads suggested strength, power and the physical dimension of superiority (such as the American football team fully kitted out and raring to go in ad 15 and the skyscrapers in ad 14). The idea of strength or toughness is also conveyed by the image of diamonds in ad 17. Of course,

diamonds also suggest wealth, luxury and exclusivity and may even be said to be redolent of romance. This idea of strength was not found in the images in the UK sub-corpus.

We feel we should mention the use, in three different ads, of images featuring people but that do not show their faces or heads. In ad 6, the three colour photographs mentioned above are clearly eye-catching and transmit a range of values to be associated with the product, but none of them shows the person's head. The photos are shot from behind, which would make it clearly illogical to show the person's face, but the back of his/her head could have been included, with hairstyle, cut, possible accessories, cap or hat and other factors also conveying lifestyle statements, and thereby values. In this sense, ads 13 and 16 are also worth mentioning. In both cases, we see the torso of a male executive, with a typical work shirt and, in ad 16 a tie displaced by the wind alluded to in the header, but in neither case is the face included. It seems unusual for advertisers to pass up the opportunity that an actor's face, and more specifically expression, offers for transmitting values to the reader. Additionally, 3 ads (nos. 5, 17 and 26) show fingers holding the napkin, tweezers and 'bus pass', respectively, introducing a personal touch (and all featuring attractive, well-manicured fingers and nails) to the ad without showing any more of the hand artist in question.

Another noteworthy aspect to be mentioned is the use of colour. It is no surprise that the majority of the ads placed by ING Direct feature the colour orange in their message, as this is the corporate colour of the bank. This is the inevitable consequence of the whole marketing strategy of ING bank, which has chosen the colour orange as its most clearly visible distinguishing characteristic, as anyone who has lived in Spain this century will surely have discovered. This decision clearly reflects a desire to make their products more user-friendly, more approachable, one could even say more cheerful. However, it does not correspond to a specific portrayal of their products in the press; rather, it is used in all their corporate literature and promotional material, and so is inevitably present in both the main body and small print of their press ads. In the same vein we can see the use of blue in the ads for BBVA and green for those featuring Caja Madrid products. However, we were also intrigued to see that full colour images were used, for example in ad 7, with pastel colours contributing to the idea of serenity, and ad 14, where we can see a blue sky (once

again with wispy clouds) and skyscrapers in shades of grey, silver, bronze and white. Thus, we can see that colour is used more liberally in images in Spanish texts than in their UK counterparts. This leads us to another interesting point, representing a considerable difference between the UK and Spanish sub-corpora: the presence of money physically depicted in the images. None of the UK ads featured money, whereas some of the skyscrapers appearing in ad 14 of the Spanish sub-corpus consist of piles of coins or bank notes. And it is not the only Spanish ad to show money: in ad 9, the idea of increasing interest rates payable each year over a five-year period is reinforced by linking each year to a higher pile of coins and in ad 11, the header asking if we have our money in the best place is accompanied by the image of several bank notes stuffed under a kitchen floor tile.

Image played an important role in our Spanish sub-corpus. Fewer ads featured close-ups of people and the values associated with people's facial expressions than in the UK sub-corpus, but more use was made of colour, notably blue sky. The incorporation of money in the image section was one of the most significant differences noted between the sub-corpora, as was the absence of black or coloured people.

As we have seen for the UK texts, the Spanish sub-corpus also included a number of texts in which the only image present is the company logo, those of associated investment funds or the layout of the ad, (5 in total); ads in which the text is superimposed on a background of blurred shades of colours or white/black/grey: 3 ads (nos. 2, 3 and 28); 2 ads featuring iconic images (of a credit card) and one ad (no 10) with no image at all.

Our description of the images used in our corpus leads us to the following conclusions:

- that images are not always used in these ads, which constitutes a differentiating characteristic between ads in this product sector and what we would expect from the promotion of consumer products;
- that in a significant number of cases, the images in questions were no more than either the company logo or those of associated partners;
- that the sobriety of the visual aspect of many of the ads, in particular those in the UK sub-corpus, has led us to categorize as a type of image a blurred background of shades of grey in more than one case;

- that colour was used more often in the Spanish ads than in the UK ads; and
- that people were used to transmit values more often in the UK ads than the Spanish ones;
- that black people appeared in UK ads but not in Spanish texts;
- that money (coins and bank notes) were featured in Spanish ads but not in British ones.

7. Conclusions

This article has served to describe the first stage of compilation of the AFPCor and the resulting corpus. Thus, we have characterised our corpus as balanced, comparable, bilingual, generic, periodical, or chronological and textual, in line with classifications offered by experts in the field. The description of each text in the corpus includes the advertisers, product type and name and a numerical reference attributed to it for use in subsequent analysis; publication details (newspaper and date); text structure and legal information; information about the advertiser; product type and characteristics; contact information; comparative advertising; and the use of words, numbers and images in the texts. This detailed description constitutes the starting point for more detailed discourse analysis.

Future work on the compilation of a more extensive corpus comprises the process, already underway, of introducing further texts taken from mainstream press ads for financial products published in 2011, under very different financial and economic conditions from those pertaining in 2004, which will enable us to track textual and discursive changes over time, in line with changes in the product sector and society in general, by language/culture combination. Comparisons can then be drawn over time between each sub-corpus (UK 2011 with UK 2004 and Spain 2011 with Spain 2004), as well as between UK 2011 texts and Spain 2011 texts. We also intend, as a further stage in the elaboration of AFPCor to extend it to other media, specifically broadcast media, such as television. This will enable us to identify textual and discursive differences between languages/culture in different media, as well as comparing medium-specific

characteristics in the same language/culture in the same period of time. The findings of this on-going and future research will be of interest in the fields of language for specific purposes, translation and media studies, among others.

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