

Toyota Group Privacy and Credit Information Policy

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1. Introduction

We understand that your personal information and credit information is important to you and we value your trust. This policy sets out how the Toyota Group handles your personal information. It also includes how we handle personal information collected from third parties, such as your credit report through the credit reporting system if you obtain finance with us.

This policy is structured around the ways you might interact with Toyota, and how we collect, use and disclose your personal information in each of these scenarios. We recommend reading the full policy to understand in detail how Toyota collects, uses and discloses your personal information.

However, if you want a snapshot of how Toyota may collect, use and disclose your information in particular scenarios, please refer to the section below that is most relevant to you:

- [you purchase and use goods or services from Toyota, submit product enquiries or respond to our surveys, visit Toyota premises or engage with us online;](#)
- [you use Toyota Connected Services;](#)
- [you engage with us online \(e.g. visiting our website\);](#)
- [you apply for credit from Toyota Finance;](#) or
- [you apply for a job with us.](#)

Where you engage in more than one of these scenarios (e.g. you visit our website to research a vehicle and then purchase that vehicle from Toyota), the information set out in both sections will apply.

We are committed to providing you with a seamless and innovative experience across the whole OneToyota Network. The information (including in some cases, personal information) that we gather from your interactions with us helps us to better understand and influence how we:

- develop and provide you products and services across the whole OneToyota Network; and
- inform you of products, services, special offers or events from the OneToyota Network.

Please contact our privacy team using the contact details at the end of this policy if you, or a person you assist, would like:

- further information about our handling of personal information; or
- the information in this Privacy Policy explained to you or in a different format.

This Privacy Policy is current as of the date noted above. We may make changes to this Privacy Policy from time to time, in which case we will notify you of the change by displaying an updated version on our website, and/or by sending it to you via email.

Who are we?

In this policy the “**Toyota Group**” (or “**we**” or “**us**”) is:

- Toyota Motor Corporation Australia Limited ABN 64 009 686 097 (“**Toyota Australia**”); and
- Toyota Finance Australia Limited ABN 48 002 435 181 (“**Toyota Finance**”).

The Toyota Group is part of the OneToyota Network of Toyota organisations in Australia. More information about the OneToyota network is provided in the next sub-section, titled “**OneToyota Network**”.

We are bound by the *Privacy Act 1988* (Cth) (“**Privacy Act**”) and its Australian Privacy Principles (“**APPs**”). Toyota Finance is a participant in the negative credit reporting system and is bound by the credit reporting rules in the Privacy Act. For more information about Toyota Finance’s credit reporting practices, see section 6 on “[Toyota Finance’s privacy practices when you apply for credit](#)”.

OneToyota Network

The OneToyota Network includes:

- the Toyota Group (Toyota Australia and Toyota Finance);
- authorised Toyota dealers in Australia;
- Aioi Nissay Dowa Insurance Company Australia Pty Ltd trading as “**Toyota Insurance**”; and
- “**Toyota Western Australia**” (distributors of Toyota products in Western Australia comprising Prestige Motors Pty Ltd ABN 62 008 679 258 as trustee for the Prestige Toyota Unit Trust and Eastpoint Pty Ltd ABN 64 008 687 367).

The Toyota Group collects and shares your personal information with other members of the OneToyota Network so that the OneToyota Network can provide you with an integrated OneToyota customer experience. This experience includes allowing you to be known across the OneToyota Network regardless of which OneToyota entity you choose to deal with and to provide you with products, services, information and assistance, respond to your enquiries and help keep your information up to date. As further discussed below in section 4 “[Who does Toyota disclose this information to?](#)”, your information may be disclosed to OneToyota Network service providers in Australia and overseas for these purposes.

Authorised Toyota dealers operate in Australia as independent franchises. For more information about how authorised Toyota dealers in Australia handle your information, please see the dealer’s privacy policy, available from the dealer’s website. You can find dealer contact details via our website at toyota.com.au/find-a-dealer.

For Toyota Western Australia’s privacy policy, click [here](#).

For Toyota Insurance’s privacy policy, click [here](#).

2. What is personal information?

When we use the term “personal information” in this policy, we are using the term as it is defined in the Privacy Act. Under the Privacy Act, “personal information” means information or an opinion about an identified individual, or an individual who is reasonably identifiable:

- (a) whether the information or opinion is true or not; and
- (b) whether the information or opinion is recorded in a material form or not.

3. What kinds of personal information do we collect?

The kinds of personal information that we collect and hold about you will depend on the nature of your dealings with us. Our specific privacy practices, relevant to each way you might engage with us, are outlined **below**.

If you do not wish to provide us with your personal information, we may not be able to respond to your query, provide you with our products and services or assess your application or eligibility for a product or service.

Sensitive information: We will only collect sensitive information about you with your consent (unless we are otherwise allowed or required by law to collect that information). Sensitive information has the meaning given in the Privacy Act and includes information about your health, race, ethnic origin and religious beliefs.

Providing someone else’s personal information: If you provide us with personal information about another person (such as a joint vehicle owner or authorised driver or contact person, or as part of a social media post or in relation to a trade promotion, competition, survey or other interaction with us), you need to tell the other person about this policy so they are aware that you have provided their information to us and that they can read

this policy to understand how their information will be handled. You must obtain all necessary consents from the other person before supplying their personal information to us (including a parent or legal guardian's permission for minors).

4. Toyota's privacy practices when you purchase or use goods or services from Toyota, submit product enquiries or respond to our surveys, visit Toyota premises or engage with us online or by telephone

When you purchase or use goods or services from Toyota, submit product enquiries to us, visit Toyota premises, respond to our surveys or engage with us online or by telephone, we collect personal information about you (both from you and from third parties) to assist us in providing our goods and services to you. We may also disclose this personal information to third parties to assist us with providing our goods and services to you, to enable us to improve the quality of our goods and services, or to meet our regulatory obligations.

What information does Toyota collect when you purchase or use goods or services from Toyota, submit product enquiries or respond to our surveys, visit Toyota premises or engage with us by telephone?

When you purchase or use goods or services from us, submit a product enquiry or respond to our marketing or surveys or visit Toyota premises, the kinds of personal information about you which we may collect (both directly and through the OneToyota Network or our service providers) includes:

- contact information and identification such as your name, date of birth, telephone number(s), email address(es), residential and/or business address(es), demographic information (such as postcode, age, gender) and driver's licence details;
- payment confirmation and payment-related information in connection with your purchase of our products and/or services;
- vehicle and servicing details including vehicle registration and identification number, vehicle purchase details, name of your selling or servicing Toyota dealer, service appointment bookings, vehicle service and repair history (including in relation to Toyota Service Advantage, warranty, repairs and recalls, if applicable);
- CCTV footage of you when you visit any Toyota premises;
- recordings of calls you make to or receive from the Toyota Australia or Toyota Finance customer support centres (including call notes in relation to calls to and from Toyota Australia and transcripts in relation to calls to and from Toyota Finance);
- information collected in connection with the use of the KINTO platform including insurance information, location and booking details; and
- information collected from marketing campaigns, product research, customer surveys, your interactions with us including via social media or your creation of an account in relation to a service Toyota provides (e.g. the Toyota Membership program), via Toyota community platforms such as Toyota Collective, or publicly available information that you post or publish or broadcast.

Any credit card details that you provide to the OneToyota Network or our service providers will be collected via a secure third party payment processing platform which will process the payment. The third party will then provide us with confirmation of your payment. The third party does not share your credit card details with us.

What information does Toyota collect when you engage with us online?

Whenever you visit or interact with a Toyota Group website or other online platform of ours ("**Platforms**"), we, as well as any third-party service provider and/or advertiser, may use a variety of technologies that automatically or passively record information about how the Platform is accessed and used ("**Usage Information**").

Usage Information we may collect includes:

- your IP address or other unique identifier for the device used to access a Platform;
- email address, username, or other unique user identifier;
- aggregated multi-platform information about Google users who have enabled personalised advertising on their Google accounts (Google Signals Data);
- browser information;
- “**Device**” type (computer, mobile phone, tablet or other device);
- operation system and/or application version; and
- date and time of visit, pages viewed, preceding page views and your use of features or applications on the Platform such as interactions with connections or groups.

Usage Information helps us keep our Platforms relevant to users and allows us to tailor content to a user’s interests. Usage Information is generally non-identifying, but if we associate it with you as a specific and identifiable person, we will treat it as personal information.

How does Toyota collect this information?

We collect this personal information directly from you, including:

- when you complete a form to order a vehicle, parts or accessories, book your vehicle for servicing, apply for credit or make a general enquiry about our products and services;
- when you contact or interact with us whether in person, by email, telephone, SMS or other forms of communication (such as through the Toyota Finance online portal or the myToyota Connect App), or via our website or social media;
- when you use data-collecting devices, products or systems;
- when you create an account in relation to a service Toyota provides (e.g. the Toyota Membership program);
- when you participate in our surveys, competitions, promotions, events, sponsorships or other activities; and
- when you make a booking to use a vehicle and also when you use the vehicle.

Where you have engaged with other organisations within the OneToyota Network, we may collect this personal information from organisations within the OneToyota Network, including:

- our authorised Toyota dealers, if you interact with or purchase products or services from that dealer;
- Toyota Western Australia, if you interact with Toyota in Western Australia; and
- Toyota Insurance, if you make enquiries, purchase and/or renew your insurance with Toyota Insurance.

We may also collect this personal information from third parties, including:

- providers of data-collecting devices, products or systems that you use;
- contractors performing a service or function on our behalf;
- regulatory authorities or other Government bodies who make this information lawfully available to us;
- social media platforms, marketing agencies and suppliers of marketing lists which are lawfully acquired by us;
- your employer, contractor or another person who makes a vehicle available to you; and
- any other parties you refer us to or who refer us to you.

We, or other organisations within the OneToyota Network, may also collect this information through the use of pixels (small graphic images placed embedded on our Platforms), cookies and remarketing. Please see our

[Cookies Policy](#) for more information about the information we may collect through the use of pixels, cookies and remarketing and how you may opt-out of this collection.

Why does Toyota collect this information?

The Toyota Group collects, holds, uses and discloses your personal information for a variety of purposes including:

- providing you with an integrated OneToyota customer experience;
- assessing your application for a product or service;
- determining your eligibility to acquire a product or service;
- providing a Toyota product or service to you (including via our authorised Toyota dealers, agents and/or contractors where applicable);
- providing customer assistance and support such as vehicle order tracking, vehicle service reminders, recalls and assisting with warranty claims;
- responding to your enquiries, concerns or complaints and administering and managing our relationship with you, including by verifying your identity in order to provide a requested service;
- informing you about products, services, special offers and/or events from the OneToyota Network. **For more on Direct Marketing, see section 8 below titled “[Direct marketing](#)”;**
- improving your customer experience and our marketing, product planning, product development and research, including through data analytics;
- inclusion in aggregated data sets for analysis to assist with product planning, product development and research;
- as part of customer and video testimonials that we may publish (including on social media), with your consent;
- protecting our interests, including by registering a security interest on the Personal Property Securities Register or checking against sanctions or other reference lists;
- complying with our legal obligations, assisting government and enforcement bodies or regulators, or where otherwise required or authorised by or under law, or an order of a court or tribunal;
- where your employer is paying for some or all of the cost for you to use a vehicle, your information is used to provide reporting to your employer regarding your usage of our vehicles, including location, time, dates and any notices or information received in relation to the booking; or
- any other purpose which we notify you about when we collect your information or to which you have provided your consent.

Who does Toyota disclose this information to?

We may disclose your personal information (excluding information collected from your use of Toyota Connected Services) to others for the purposes described above, including to:

- the Toyota Group’s related bodies corporate (including our parent company Toyota Motor Corporation in Japan), other companies in the OneToyota Network within Australia, and Toyota entities overseas such as Toyota Connected Europe and Toyota Motors North America;
- a person that subsidises or makes a vehicle available to you (for example, your employer, your former employer or principal) including to conduct a reference check for finance applications, or for marketing purposes (when you have given us your express or implied consent); or
- our third party agents or contractors which perform a particular function or service on our behalf.

Examples of our third party agents or contractors include:

- mailing houses;

- printers;
- organisations that assist us to conduct promotions or market research;
- customer support providers;
- information technology service providers; and
- accountants, lawyers and other professional advisors.

Your vehicle logbook data, and service and repair history (including in relation to warranty and recalls, if applicable) may be made available to subsequent owners (if any) of your vehicle.

For information about how information collected from your use of Toyota Connected Services may be disclosed to third parties, please see the [Connected Services Privacy Policy](#).

If you consent, we may also disclose your personal information to:

- suppliers of third party services;
- selected third parties to help you obtain discounts or services from those third parties; or
- data resellers, social networks, advertising networks, insurance providers.

We may also disclose your personal information to third parties where required or authorised by or under law or to government and law enforcement agencies, bodies and regulators, or a dispute resolution body of which we are a member (for example, the Australian Financial Complaints Authority (AFCA)).

5. Toyota's privacy practices when you use Toyota Connected Services

Please see our [Toyota Connected Services Privacy Policy](#) to learn about how we handle information collected from your use of Toyota Connected Services.

6. Toyota Finance's privacy practices when you apply for credit

In this section, references to "we", "us" or "our" refer to Toyota Finance only, not Toyota Australia. Toyota Finance participates in the credit reporting system to make better and more informed decisions about providing credit to our customers. When you apply for credit with Toyota Finance, or propose to be a guarantor, we may request a credit report about you from a Credit Reporting Body (**CRB**). Credit reports contain information about your credit history that will help us assess your credit worthiness and your ability to repay credit.

What information does Toyota Finance collect when you apply for credit?

When you apply for credit with Toyota Finance, the information we collect includes:

- finance details including financial, insurance or credit information, marital status, employment details and history;
- your identification details (name, date of birth, address);
- the type of credit you hold;
- the amount of credit you have borrowed;
- the terms and conditions of your credit;
- when your credit was opened or closed;
- whether or not you have met your repayment obligations under your loan contract and loan contracts with other credit providers; and
- information about your credit worthiness.

How does Toyota Finance collect this information?

We collect this information **directly from you**, where you provide us with a credit report.

We may also collect this information **from third parties**, including.

- your accountant for the purposes of assessing a credit application;
- where an individual is an officer of a company that has applied for credit, we may collect information about the officer from public records or from other officers of the company who arranged that company's credit application;
- when named as a personal referee by you, we collect that personal referee's personal information from the written credit application form;
- another credit provider where you have or had a credit account;
- the Credit Reporting Body ("**CRB**") where we obtain your credit report;
- your insurer or broker;

Why does Toyota Finance collect this information?

We collect, hold, use and disclose credit information and credit eligibility information about you for purposes which include:

- confirming your identity;
- assessing your consumer or commercial credit or guarantor application;
- managing your account and collecting any overdue payments;
- helping you avoid defaulting on your loan; and
- complying with any relevant laws and regulations.

We will use the information obtained from a CRB, and combine it with information we already hold about you, to calculate our own rating or score to help us assess your creditworthiness.

Who does Toyota Finance disclose this information to?

We may disclose this information to:

- finance and insurance product suppliers in relation to any finance or insurance products you apply for or acquire through Toyota Finance;
- a guarantor if a finance arrangement we provide to you is guaranteed; and
- debt collection agencies in relation to any unpaid debts you owe to us.

We may disclose to the relevant CRB if you have not met the payment obligations under your loan contract or if you have committed a serious credit infringement (for example fraud). Some of the information we disclose to a CRB may be included in your credit report and provided to other credit providers to help them assess your creditworthiness.

We may disclose your information to any of the following CRBs:

- illion – illion.com.au - **13 23 33**
- Experian – experian.com.au - **1300 783 684**
- Equifax – equifax.com.au - **13 83 32**

If you would like to know how these organisations manage your information, you can view their privacy policies on their websites or contact them directly by calling the numbers above.

You have the right to ask a CRB not to use your information for the purpose of pre-screening or direct marketing by a credit provider. You can ask them not to use or disclose this information for a period of time if you reasonably believe that you have been, or are likely to be, a victim of fraud.

7. Toyota's privacy practices when you apply for a job with us

When you apply for a job with us, we collect the personal information that you provide during that process, including in your application, such as your work history and education details. In some circumstances we may also ask you to provide certain health information or a criminal history check. We also collect demographic information, if you choose to provide it, to support our diversity and inclusion goals.

The personal information you provide when applying for a job with us will be used to assess your eligibility for the relevant role and may also become a part of your employee file if you are successful in your application.

We may collect and disclose personal information about you to third parties as part of our recruitment process including:

- third party providers of recruitment services, and work eligibility checks (for example, criminal history checks); and
- your current employer or former employer, or their representative (for example, to conduct a reference check for potential employment or finance applications).

We will identify on any job advertisement or application form whether we use a third party as part of our recruitment processes, and whether you will need to deal with that third party directly or if your personal information will be disclosed to that third party by us.

8. Direct marketing

The OneToyota Network (or any of the entities which make up the OneToyota Network including their agents and contractors (if any) acting on their behalf) may send you direct marketing to inform you about products or services, special offers, programs, promotions and events that may be of interest to you. These marketing communications may include joint promotions with Toyota dealers or other promotion partners and may be sent to you using any contact details provided by you, such as post, telephone, email or SMS.

Please note that the organisations comprising the OneToyota Network are separate organisations. If you do not wish to receive marketing communications and surveys from a member of the Network, you can let that organisation know at any time using the contact details in their respective privacy policies or utilising the "unsubscribe" or other opt-out function offered by the organisation in each marketing communication.

If you do not wish to receive any marketing communications from Toyota Australia or Toyota Finance, you can let the relevant organisation know using the contact details provided in section 15 "[Contacting us](#)" below, or by utilising the "unsubscribe" function in electronic communications from the organisation. In some circumstances we may need to contact you to obtain additional information, verify your identity or to clarify your request, in order to action it.

If the law requires us to provide you with information about our products or services (for example, product recalls), we will provide that information even if you have elected not to receive information about our products and services generally.

9. Protecting your information

We may hold information about you in digital and paper forms. We take reasonable steps to protect your information from misuse, loss, interference, and from unauthorised access, modification or disclosure. Some of the ways we protect your information include:

- external and internal premises security;
- utilising secure servers;
- restricting access to your information only to personnel who need it to perform their functions; and
- utilising and maintaining information security applications to prevent unauthorised access or damage to electronically stored information, such as requiring identifiers and passwords, firewalls, encryption and anti-virus software as appropriate.

10. Data Retention

We store, process, and retain your information only for as long as we need it for the purposes described in this Privacy Policy. When we no longer need your information, we take reasonable steps to destroy or de-identify it, unless we are required or authorised by law to retain your information for a longer period.

11. Disclosing your information overseas

We may disclose your information to organisations located overseas to support the purposes described in this policy. These include:

- our parent company Toyota Motor Corporation in Japan and other Toyota entities overseas including in the UK, USA, and Singapore; or
- our service providers that are located in, or hold data overseas including in the USA, Japan, Singapore, India, the UK, Ireland, the Philippines and Sweden.

Toyota Finance may also disclose your information to service providers located in Vietnam to support the Toyota Finance purposes described in this policy.

12. Accessing and correcting your personal information

You can generally access and request the correction of personal information we hold about you by contacting us in any of the ways set out at the bottom of this policy. Please note that the organisations comprising the OneToyota Network (that is, each of Toyota Australia, Toyota Finance, each Toyota dealer, Toyota Insurance and Toyota Western Australia) are separate organisations, and each organisation may hold different information about you (if any, dependent upon your interactions with them).

Where you access information we hold about you, we may charge an access fee to recover the reasonable costs incurred in providing this access. This charge is only designed to help us reasonably recover the costs associated with providing you with access and does not apply to the making of the request. Before we act on a request, we will provide an estimate of any applicable access fee and ask you to agree to it.

We will respond to your request and provide access or inform you that your request for access is refused within 30 calendar days. Access to your information may be refused in a number of circumstances, such as where the information relates to anticipated legal proceedings or if the request for access is frivolous or vexatious. If we deny or restrict your access, we will write to you to let you know why, unless, having regard to the grounds for the refusal, it would be unreasonable for us to do so. You may make a complaint about a refusal to the Office of the Australian Information Commissioner (website: www.oaic.gov.au, telephone: 1300 363 992).

We rely on the information that we hold about you to provide our products and services to you, and to perform our business functions. Therefore, it is very important that the information we hold is accurate, complete, up to date and relevant. This means that, from time to time, we may ask you if your information is still accurate and up to date. If you find that any information that we hold about you is incorrect, you should contact us immediately and we will take reasonable steps to correct it.

13. Your Responsibilities

To ensure the information we hold is accurate, complete, up to date and relevant, we require that you:

- notify us of the sale or transfer of your Toyota vehicle;
- notify us if you have purchased or acquired your Toyota vehicle outside of the Toyota Dealer network; and
- if your vehicle has an enabled Toyota Connected Services functionality, inform passengers and drivers of your connected vehicle that vehicle data is collected and used by us for Toyota Connected Services.

If you do not notify us of a sale, purchase, acquisition or transfer of a vehicle, we may continue to send communications in relation to that vehicle to the last known registered owner in our records.

14. Resolving concerns

If you believe that we have breached Australian privacy law you are entitled to make a complaint. Complaints can be made by contacting the person or department you were dealing with, or by contacting us using our contact details set out at the bottom of this policy.

We endeavour to respond to you within two business days to acknowledge the complaint and explain how we will investigate it. If the complaint relates to your credit information, this may include consulting with the CRB or other credit providers. We will try to resolve your complaint within 30 calendar days and write to you to explain the reasons for our decision. When this is not possible, we will contact you and let you know how long it will take for us to resolve your complaint.

If your complaint about our handling of your personal information is not satisfactorily resolved, you can contact us to discuss your concerns or lodge a complaint with Office of the Australian Information Commissioner by visiting oaic.gov.au, calling **1300 363 992** or emailing enquiries@oaic.gov.au. If your complaint relates to your finance with us you may access the Australian Financial Complaints Authority at afca.org.au or by calling **1800 931 678**.

15. Contacting us

If your enquiry relates to **Toyota Australia** (Toyota vehicles, parts, accessories), you can contact Toyota Australia by:

- Email:
 - For product and service enquiries: guestexperience@toyota.com.au
 - For privacy enquiries: privacy@toyota.com.au
- Telephone: 1800 TOYOTA (1800 869 682)
- Post: Toyota Australia, GPO Box 2006S, Melbourne, Vic 3001

If your enquiry relates to **Toyota Connected Services**, you can contact Toyota by:

- Email: connected.enquiries@toyota.com.au
- Telephone: Toyota Connected Account Enquiries on 1800 TOYOTA (1800 869 682)

If your enquiry relates to **Toyota Finance** (Toyota finance, roadside assist and insurance products), you can contact Toyota Finance by:

- Email: financeprivacy@toyota.com.au
- Telephone: 137 200
- Post: Toyota Finance National Customer Solutions Centre, PO Box 9215, Scoresby VIC 3179

If your enquiry relates to **KINTO**, you can contact KINTO by:

- Email: info@kinto.com.au
- Telephone: 1300 454 686
- Post: KINTO National Customer Solutions Centre, PO Box 9215, Scoresby VIC 3179

You can contact us without identifying yourself or by using a pseudonym. However, if you do not identify yourself or provide your contact details, we may not be able to respond to your query.

If you contact us on behalf of another person, we will require evidence of your authority to act on behalf of that other person.