

Privacy Policy / Statement

Purpose

We understand how important your privacy is. Protecting your personal information and being transparent about how we handle it is a core part of our relationship with you.

This Privacy Policy outlines how Rohit Mulki Finance Limited (FSP1012081) trading as REM Finance (“we”, “our”, “us”) collects, uses, stores, and discloses your personal information in accordance with the Privacy Act 2020.

We are authorised to provide regulated financial advice under the Finsure New Zealand Limited Financial Advice Provider licence (FSP1005389).

Consent to Privacy Policy

By contacting us, engaging our services, or using our website or social media pages, you consent to the collection and use of your personal information as outlined in this Privacy Policy.

If you do not agree, please contact us directly by phone instead of using our online channels.

Collection of Personal Information

We only collect personal information necessary to provide you with financial advice and related services.

We may collect your information:

- when you meet or speak with us (in person, by phone, video call, or email);
- when you use our website or social media pages;
- when you participate in a marketing campaign, promotion, or client survey.

We may also receive information from:

- publicly available sources (e.g. internet, social media);
- your professional advisers (e.g. accountant, solicitor, banker);
- Finsure New Zealand Limited, for compliance and oversight purposes.

Types of Personal Information

Depending on your interactions with us, we may collect:

- your name, contact details, date of birth, and identification information;
- financial, credit, and property details relevant to your lending or advice needs;
- employment and income information;
- records of our communications and advice provided;
- your preferences or feedback.

Online Information and Cookies

When you visit our website or social media pages, we may use cookies and analytics tools to collect information such as:

- date, time, and pages viewed;
- your IP address, browser type, and device details;
- navigation or interaction data.

This helps improve the functionality and user experience of our digital platforms.

Purpose of Collecting Your Information

We use your personal information to:

- assess your eligibility for financial products or services;
- provide financial advice and facilitate applications with lenders;
- maintain our relationship with you and manage your ongoing needs;
- meet legal, regulatory, and audit obligations under the Finsure NZ licence;
- improve our service delivery and client experience.

Storage and Protection of Information

Your information may be stored electronically or in hard copy. We take reasonable steps to protect it from misuse, loss, or unauthorised access.

We use a combination of secure storage systems and IT safeguards, including:

- restricted access to authorised personnel;
- password-protected systems and encryption;
- employee privacy and cybersecurity training; and
- secure cloud storage (primarily Microsoft Azure servers located in Australia).

We retain personal information only for as long as required by law or for legitimate business purposes - typically seven years from the conclusion of our engagement with you.

If a Privacy Breach Occurs

If we experience a privacy breach involving your personal information that is likely to cause serious harm, we will:

- immediately contain and investigate the breach;
- notify the affected individual(s) and Finsure NZ (as the licensed FAP); and
- report the breach to the Office of the Privacy Commissioner as required.

Disclosure of Personal Information

We may disclose your personal information to:

- Finsure New Zealand Limited (FSP1005389), for compliance, audit, and licence-oversight purposes;
- lenders, product providers, or insurers as required to deliver our services;
- external compliance reviewers, auditors, or IT providers;
- our external dispute-resolution scheme;
- regulators (e.g. the FMA) if legally required;
- credit or identity-verification agencies where necessary.

You can view the privacy policies of the lenders and product providers we work with here:

<https://finsure.co.nz/lender-privacy-policies/>

We will never sell or receive payment for your personal information.

Overseas Disclosure

Some of our IT systems and service providers are located overseas, primarily in Australia.

Where your personal information is transferred or stored outside New Zealand, we take reasonable steps to ensure it is protected by security and privacy standards consistent with New Zealand law.

Third-Party websites

Our website and social media pages may contain links to external sites.

We are not responsible for the privacy or security practices of third-party websites. We encourage you to review their privacy policies before providing personal information.

Access, Correct, or Deletion of Your Information

You have the right to access and request correction of your personal information.

Contact details:

Company Name: Rohit Mulki Finance Limited trading as REM Finance

Address: 54a Kinross Street, Blockhouse Bay, Auckland

Mobile: 0274526390

Email: rohit.mulki@remfinance.co.nz

Website: <https://www.remfinance.co.nz>

We may ask for identification before releasing or amending your information.

There is no charge for correction requests. A reasonable fee may apply for large access requests.

If we cannot meet your request (for legal or regulatory reasons), we will explain why.

If You Chose Not to Provide Information

If you do not provide the information we request, we may be unable to offer or continue certain financial-advice services.

Updates to This Policy

We may update this Privacy Policy periodically.

The latest version will always be available on our website or by request.

Significant changes will be communicated to clients where appropriate.

Privacy Queries and Complaints

If you have concerns about how your personal information has been handled, please contact us first.

We aim to acknowledge all complaints within three working days and resolve them within five working days where possible.

- **Contact details:**
- **Company Name:** Rohit Mulki Finance Limited trading as REM Finance
- **Address:** 54a Kinross Street, Blockhouse Bay, Auckland
- **Mobile:** 0274526390
- **Email:** rohit.mulki@remfinance.co.nz
- **Website:** <https://www.remfinance.co.nz>

If you are not satisfied with our response, you may contact:

Office of the Privacy Commissioner

PO Box 10-094, Wellington 6143, New Zealand

0800 803 909

enquiries@privacy.org.nz

www.privacy.org.nz

Last Updated: Apr 2026