Privacy Policy / Statement

REM Finance is the shared trading name of DREAMLINK FINANCE LIMITED (FSP1012803) and F&Y ENTERPRISES LIMITED (FSP1011344). Each company operates separately through its own financial adviser. Your engagement and advice documents identify the company and adviser providing your service.

Our companies and financial advisers

DREAMLINK FINANCE LIMITED | FSP1012803
Financial adviser: **Xiaochi LIU (Eric Liu) | FSP1012763**
58 Keppoch Court, Dannemora, Auckland 2016, New Zealand

F&Y ENTERPRISES LIMITED | FSP1011344
Financial adviser: **Ran SUI | FSP1011143**
142c Prince Regent Drive, Half Moon Bay, Auckland 2012, New Zealand

References to "we", "our" and "us" mean the above companies and their advisers, as applicable to the service you receive.

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 explains how the above companies and advisers collect, use, store and disclose your personal information in accordance with the Privacy Act 2020. It applies to services provided by either company under the REM Finance trading name.

DREAMLINK FINANCE LIMITED and F&Y ENTERPRISES LIMITED provide regulated financial advice as Authorised Bodies under the Financial Advice Provider licence held by NZ Financial Services Group Limited (NZFSG), FSP286965, issued by the Financial Markets Authority (FMA).

The company providing your service is responsible for the personal information it handles. Use of a shared trading name does not itself authorise unrestricted sharing of information between the two companies.

Main privacy contact

Xiaochi LIU (Eric Liu)
DREAMLINK FINANCE LIMITED, trading as REM Finance
58 Keppoch Court, Dannemora, Auckland 2016, New Zealand
Mobile: 027 5545 535 | Email: Eric.liu@remfinance.co.nz
Website: https://remfinance.co.nz

Consent to this 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 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 financial advice and related services. We may collect information when you meet or speak with us in person, by phone, video call or email; use our website or social media pages; or participate in a marketing campaign, promotion or client survey.

We may also receive information from publicly available sources, your professional advisers (such as your accountant, solicitor or banker), and NZFSG for compliance and oversight purposes.

Where we collect personal information indirectly, we will take reasonable steps to notify you of the collection and required statutory matters as soon as reasonably practicable, unless an exception under the Privacy Act applies.

Types of personal information

• 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 the date, time and pages viewed; your IP address, browser type and device details; and navigation or interaction data. This helps improve the functionality and user experience of our digital platforms.

Purpose of collecting your information

• Assess your eligibility for financial products or services.

• Provide financial advice and facilitate applications with lenders.

• Maintain our relationship and manage your ongoing needs.

• Meet legal, regulatory and audit obligations under the NZFSG 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 restricted access for authorised personnel, password-protected systems and encryption, privacy and cybersecurity training, and secure cloud storage.

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 it, notify affected individuals and NZFSG 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 information to:

• NZ Financial Services Group Limited (FSP286965), for compliance, audit and licence oversight.

• Lenders, product providers or insurers as required to deliver our services.

• External compliance reviewers, auditors or IT providers.

• Our external dispute resolution scheme.

• Regulators, including the FMA, if legally required.

• Credit or identity-verification agencies where necessary.

We share information between the two REM Finance companies only where necessary for your services and authorised by you or permitted by law.

The privacy policies of lenders and product providers are available from the relevant provider or on request. NZFSG's privacy policy is available at https://www.nzfsg.co.nz/privacy-policy.

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

Overseas disclosure

Some of our IT systems and service providers may be located overseas, including in Australia. Where your 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 link to external sites. We are not responsible for their privacy or security practices. We encourage you to review their privacy policies before providing personal information.

Access, correction or deletion requests

You have the right to access and request correction of your personal information. Please direct requests to our main privacy contact, identifying the company or adviser you dealt with where possible.

Xiaochi LIU (Eric Liu)
DREAMLINK FINANCE LIMITED, trading as REM Finance
58 Keppoch Court, Dannemora, Auckland 2016, New Zealand
Mobile: 027 5545 535 | Email: Eric.liu@remfinance.co.nz
Website: https://remfinance.co.nz

We may ask for identification before releasing or amending information. There is no charge for correction requests. A reasonable fee may apply to access requests where permitted by law. We consider deletion requests subject to our legal and regulatory retention obligations. If we cannot meet your request, we will explain why.

If you choose 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 policy periodically. The latest version will 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 Xiaochi LIU (Eric Liu), our main privacy contact for both companies. We will direct your query or complaint to the company responsible for handling the information.

Xiaochi LIU (Eric Liu)
DREAMLINK FINANCE LIMITED, trading as REM Finance
58 Keppoch Court, Dannemora, Auckland 2016, New Zealand
Mobile: 027 5545 535 | Email: Eric.liu@remfinance.co.nz
Website: https://remfinance.co.nz

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

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

Office of the Privacy Commissioner
PO Box 10-094, Wellington 6143, New Zealand
Phone: 0800 803 909
Email: enquiries@privacy.org.nz
Website: https://www.privacy.org.nz

Companies covered by this policy

DREAMLINK FINANCE LIMITED (FSP1012803)
Financial adviser: Xiaochi LIU (FSP1012763)
58 Keppoch Court, Dannemora, Auckland 2016, New Zealand

F&Y ENTERPRISES LIMITED (FSP1011344)
Financial adviser: Ran SUI (FSP1011143)
142c Prince Regent Drive, Half Moon Bay, Auckland 2012, New Zealand

Both companies trade as REM Finance.

Last updated: 20 October 2026