

Initial Disclosure Document (IDD)

This document provides key information about our services and your rights as a customer. Please read it carefully before proceeding with any financial agreement.

1. Who we are

First Flexi Lease is a trading name of Oak First Investments Limited, registered at:

Unit 10 Mulberry Court, Lustleigh Close, Exeter, Devon, EX2 8PW.

We are authorised and regulated by the Financial Conduct Authority (FCA) under Firm Reference Number 835008. We are a credit broker, not a lender.

2. Our services

We are permitted to act as a credit broker for consumer credit and consumer hire agreements. This means we can introduce you to a range of finance providers and help arrange a finance or lease agreement that suits your needs.

We do not charge you a fee for our services. Instead, we may receive a commission, fee, or other form of payment from the lender or third party we introduce you to. The nature of this payment can vary depending on the lender and product.

3. Commission disclosure

If your finance application is approved, we will clearly disclose details of any commission we receive in the final finance documents, including a customer consent form provided prior to signing.

We aim to be fully transparent and regularly monitor all transactions to ensure we meet compliance standards.

4. Who regulates us?

Oak First Investments Limited is authorised and regulated by the Financial Conduct Authority (FCA). Our permitted business includes credit broking and arranging non-investment insurance contracts.

You can verify our registration by visiting the FCA's website at www.fca.org.uk or by calling 0800 111 6768.

5. Complaints

If you wish to register a complaint, you can do so by contacting us:



- By post: Customer Service, First Flexi Lease, Unit 10 Mulberry Court, Lustleigh Close, Exeter, Devon, EX2 8PW

- By email: complaints@firstflexilease.com

- By phone: 01392 249250

If we cannot resolve your complaint, you may be entitled to refer it to the Financial Ombudsman Service (FOS):

- Website: www.financial-ombudsman.org.uk

- Phone: 0800 023 4567

6. Are we covered by the Financial Services Compensation Scheme (FSCS)?

Yes. We are covered by the FSCS. You may be eligible for compensation if we cannot meet our obligations, depending on the type of business and the circumstances of your claim.

More information is available from the FSCS:

- Phone: 020 7741 4100

- Address: FSCS, 10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU

- Website: www.fscs.org.uk

7. Data Protection

We are registered with the Information Commissioner's Office (ICO).

ICO Registration Reference: ZA482514

Registered Since: 24 December 2018

Renewal Date: 23 December 2026

We handle your information in accordance with UK data protection laws and take your privacy seriously. Your data may be shared with lenders, insurers or suppliers where necessary. Full details can be found in our Privacy Policy at www.firstflexilease.com.

Version Date: 02/06/2025

Document Reference: FFL/IDD/2025-06