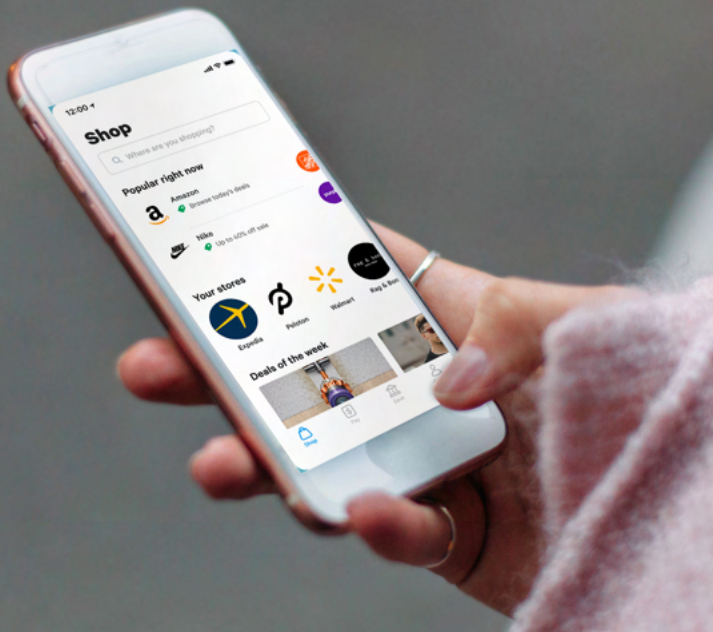




Affirm, who we are and what we do



San Francisco, California



Max Levchin, CEO & Founder

AFRM

Nasdaq

1,600+

Employees

How We Help Consumers

Credit card companies have long benefited at the consumer's expense: maximizing their time in debt, charging fees without adding value, and pocketing the difference for themselves. We took a long, hard look at the system and at how we pay for things and knew there had to be a better way.

Affirm is a simple, transparent, and flexible alternative to credit cards that is purpose-built from the ground up to give consumers the confidence, optimism, and security they want. We've eliminated tricks, complexity, uncertainty, hidden fees, and endless payments; aligning our interests with the interests of consumers and never benefiting at their expense.

At a glance

- Over 7 million consumers in the U.S.
- Available at checkout at over 29,000 merchants
- Easy-to-use app lets consumers shop almost anywhere

How it works



Pre-qualify with Affirm

Consumers can check eligibility in seconds — without impacting their credit score — with just a few pieces of information, such as full name, mobile number, and date of birth.



Choose a payment plan

If approved, loans through Affirm offer interest rates as low as 0% APR (at select merchants) and biweekly or monthly payment plans. The total cost is always shown upfront and the amount you owe never increases. Affirm never charges late or hidden fees.

Learn more at affirm.com/press

Last updated: June 2021



How We Help Merchants

Affirm is a way for merchants to accelerate their growth confidently and responsibly. We have proven to increase sales and introduce retailers to new customers. That’s why our merchants include well-known names across Home & Lifestyle, Fashion, Beauty, Travel, Fitness, Auto, and more. This network, bolstered by Affirm’s app that enables consumers to pay over time at virtually any retailer, further provides a flywheel of consumers that love the way they pay.

High customer satisfaction and payment flexibility drives repeat usage. Our unique combination of term lengths, interest-free offers, and high approval rates capture more potential customers.

Why we’re different

- ✓ **Checking eligibility will never hurt your credit score**
- ✓ **Affirm’s 0% APR offers have no fees or deferred, hidden, or surprise interest, ever.**
- ✓ **Best in class tech**

Affirm considers data beyond FICO, like transaction history and credit usage, to predict a customer’s future repayment ability.

Affirm leverages machine learning technology and repayment data to continuously improve our underwriting model.

Where to shop

MODA
OPERANDI

TheRealReal

Eddie Bauer

Expedia

rag & bone
NEW YORK

kate spade
NEW YORK

purple

SERENA & LILY

DESIGN
WITHIN
REACH

URBANSTEMS

nutribullet

Callaway

BIRDIES

GUCCI

COLE HAAN

west elm

Payment options through Affirm are provided by these lending partners: affirm.com/lenders. Affirm savings accounts are held with Cross River Bank, Member FDIC.

Learn more at affirm.com/press

Last updated: June 2021