FORM 4

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

| Washington, | D.C. 20549 |
|-------------|------------|
|-------------|------------|

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

| OMB APPROVAL | | | | | | | | | |
|---------------------|-----------|--|--|--|--|--|--|--|--|
| OMB Number: | 3235-0287 | | | | | | | | |
| Estimated average b | ourden | | | | | | | | |
| hours ner resnonse. | 0.5 | | | | | | | | |

Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b)

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934

| | | | | | OI | Secu | 011 30(1 | 1) 01 1116 | mvesimer | IL COI | npany Act | 01 1940 | | | | | | | |
|--|---|--|--|------------------------------|---|---|------------------|---|---|---------------------|--------------------|--|--|--|--|---|--|---|--|
| 1. Name and Address of Reporting Person* <u>Jiyane Siphelele</u> | | | | | | 2. Issuer Name and Ticker or Trading Symbol Affirm Holdings, Inc. [AFRM] | | | | | | | | heck all appli Directo | , | | 10% Ov | vner | |
| (Last) | Last) (First) (Middle) C/O AFFIRM HOLDINGS, INC. | | | | | Date o | | est Trai | nsaction (M | onth/ | Day/Year) | | helow) | Officer (give title Delow) Vice President, Controller | | | specify | | |
| 650 CALIFORNIA STREET | | | | | 4. 1 | 4. If Amendment, Date of Original Filed (Month/Day/Year) 6. Individual of Line) | | | | | | | | | | r Joint/Group Filing (Check Applicable | | | |
| (Street) SAN FRANC | | | | | | | | | | | | X Form filed by One Reporting Person Form filed by More than One Reporting Person | | | | | | | |
| (City) | | | | | , Ri | Rule 10b5-1(c) Transaction Indication Check this box to indicate that a transaction was made pursuant to a contract, instruction or written plan that is intended to satisfy the affirmative defense conditions of Rule 10b5-1(c). See Instruction 10. | | | | | | | | | | | | | |
| | | Tab | le I - No | n-Deriv | ative | e Se | curit | ies A | cquired, | Dis | posed o | of, or Be | neficia | Ily Owned | d | | | | |
| Date | | | | 2. Trans Date (Month/I | | ar) E | Executi f any | A. Deemed kecution Date, any lonth/Day/Year) | | , Transaction Dispo | | rities Acquired (A) o ed Of (D) (Instr. 3, 4 a | | Benefic Owned | es ially Following | 6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4) | | 7. Nature of Indirect Beneficial Ownership | |
| | | | | | | | | | Code | v | Amount | (A) o (D) | r Price | Transac | Reported Transaction(s) (Instr. 3 and 4) | | | (Instr. 4) | |
| Class A | Common St | ock | | 03/01 | /2024 | 2024 | | | М | | 9,495 | 9,495 A | | 201,565 | | D | | | |
| Class A | Common St | ock | | 03/01 | /2024 | /2024 | | | F | | 3,790 | (1) D | \$38. | 01 19 | 197,775 | | D | | |
| | 1. | | | (e.g., p | uts, | | s, wa | rrant | s, option | ıs, c | onverti | ble sec | urities) | y Owned | I | . [| | I | |
| 1. Title of Derivative Security (Instr. 3) | 2. Conversion or Exercise Price of Derivative Security | 3. Transaction Date (Month/Day/Year) | 3A. Deem Execution if any (Month/Da | Date, | 4. Transaction Code (Instr. 8) | | | | 6. Date Exercisa Expiration Date (Month/Day/Yea | | e Amount of | | of s g e Security | 8. Price of Derivative Security (Instr. 5) | 9. Number derivative Securities Beneficially Owned Following Reported Transaction (Instr. 4) | Ownersh Form: Direct (D or Indire (I) (Instr. | 10. Ownership Form: Direct (D) or Indirect (I) (Instr. 4) | Beneficial Ownership t (Instr. 4) | |
| | | | | | Code | v | (A) | (D) | Date Exercisab | | Expiration Date | Title | Amount or Number of Shares | | | | | | |
| Restricted Stock Units | (2) | 03/01/2024 | | | M | | | 3,784 | (3) | 1 | 0/26/2027 | Class A Common Stock | 3,784 | \$0 | 6,308 | | D | | |
| Restricted Stock Units | (2) | 03/01/2024 | | | M | | | 295 | (4) | O | 07/14/2028 | Class A Common Stock | 295 | \$0 | 1,375 | | D | | |
| Restricted Stock Units | (2) | 03/01/2024 | | | M | | | 1,667 | (5) | | (5) | Class A Common Stock | 1,667 | \$0 | 8,334 | | D | | |
| Restricted Stock Units | (2) | 03/01/2024 | | | M | | | 1,666 | (6) | | (6) | Class A Common Stock | 1,666 | \$0 | 15,001 | | D | | |
| Restricted Stock Units | (2) | 03/01/2024 | | | M | | | 2,083 | (7) | | (7) | Class A Common Stock | 2,083 | \$0 | 22,917 | . [| D | | |

Explanation of Responses:

- 1. Represents the number of shares of the Issuer's Common Stock withheld to satisfy the Reporting Person's tax obligation in connection with the settlement of shares of Common Stock underlying the Reporting Person's restricted stock units that vested on March 1, 2024.
- 2. Each Restricted Stock Unit (RSU) represents a contingent right to receive one share of the Issuer's Class A Common Stock.
- 3. With respect to the shares of Class A Common Stock underlying the RSUs, the RSUs vested in equal monthly installments from October 1, 2020 until August 1, 2023. Beginning September 1, 2023, the RSUs vest in equal quarterly installments, subject to the Reporting Person's continued employment with the Issuer as of each vesting date
- 4. With respect to the shares of Class A Common Stock underlying the RSUs, the RSUs vested in equal monthly installments from July 1, 2021 until August 1, 2023. Beginning September 1, 2023, the RSUs vest in equal quarterly installments, subject to the Reporting Person's continued employment with the Issuer as of each vesting date
- 5. With respect to the shares of Class A Common Stock underlying the RSUs, the RSUs vested in equal monthly installments from September 1, 2022 until August 1, 2023. Beginning September 1, 2023, the RSUs vest in equal quarterly installments, subject to the Reporting Person's continued employment with the Issuer as of each vesting date. This grant has no expiration date
- 6. RSUs vest with respect to the shares of Class A Common Stock underlying the restricted stock units in twelve quarterly installments beginning September 1, 2023, subject to the Reporting Person's continued employment with the Issuer as of each vesting date.
- 7. RSUs vest with respect to the shares of Class A Common Stock underlying the restricted stock units in equal quarterly installments for a period of three years beginning March 1, 2024, the vesting commencement date, subject to the Reporting Person's continued employment with the Issuer as of each vesting date.

Remarks:

/s/ Josh Samples, Attorney-in-

03/05/2024

Fact

** Signature of Reporting Person

Date

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

* If the form is filed by more than one reporting person, see Instruction 4 (b)(v).

** Intentional misstatements or omissions of facts constitute Federal Criminal Violations See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, see Instruction 6 for procedure.

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB Number.