Ace Hardware teams up with Affirm to offer flexible payment options for in-store purchases

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Partnership gives Ace customers more ways to pay with confidence



OAK BROOK, Ill.--(BUSINESS WIRE)--Oct. 1, 2025-- Ace Hardware, the world's largest hardware cooperative, today announced a new partnership with Affirm (NASDAQ: AFRM), the payment network that empowers consumers and helps merchants drive growth, to provide a pay over time option to customers shopping in-store. With over 5,200 locations, most of them independently owned and operated, Ace now offers Affirm at participating retailers across the U.S., giving consumers a flexible and transparent way to buy now and pay later for their home improvement, lawn, and backyard projects.

Paying with Affirm in-store at Ace Hardware is simple. By scanning a QR code at checkout in participating stores, Ace customers go through a quick, real-time eligibility check. Approved consumers will see the payment options available to them for purchases starting at $50. Affirm shows consumers their terms up front with no late fees or hidden charges – ever.

"For more than a century, Ace has been proud to help neighbors with the right products, advice and support," said Andy Enright, Senior Vice President, Retail Strategy & Operations at Ace Hardware. "Our partnership with Affirm builds on Ace's Helpful promise, giving customers more flexibility to take on the projects that matter to them – whether it's refreshing a room, enhancing the backyard, or tackling a to-do list."

"From essential daily repairs to bigger home upgrades, Ace is where people go for their home improvement needs—and it's a category where flexibility at checkout really matters," said Pat Suh, SVP of Revenue at Affirm. "That's why we're so excited to partner with Ace and give their customers transparent payment options tailored to their needs, right there in-store. By underwriting each transaction in real time, and never charging late or hidden fees, Affirm ensures Ace customers always know what they'll pay."

This new offering underscores Ace's commitment to providing helpful service and trusted solutions, extending that support to checkout. Ace Hardware joins over 375,000 Affirm retail partners, including World Market, Williams Sonoma, Pottery Barn, West Elm and more.

About Ace Hardware
Ace Hardware is the largest hardware cooperative in the world, serving more than 8,700 locally owned and operated stores around the globe, while providing the best products, services, and operating methods to more than 5,200 Ace retail stores in the United States. Ace Hardware's family of brands includes Ace Hardware, Emery Jensen Distribution, and independent retailers worldwide. Headquartered in Oak Brook, Ill., Ace operates an expansive network of U.S. distribution centers, along with international capabilities in Ningbo, China, and Cuautitlán Izcalli, Mexico. Since 1924, Ace has been a part of local communities, known as the place with the helpful hardware folks. For more information, visit acehardware.com or newsroom.acehardware.com.

About Affirm
Affirm's mission is to deliver honest financial products that improve lives. By building a new kind of payment network—one based on trust, transparency, and putting people first—we empower millions of consumers to spend and save responsibly, and give thousands of businesses the tools to fuel growth. Unlike most credit cards and other pay-over-time options, we never charge any late or hidden fees. Follow Affirm on social media: LinkedIn | Instagram | Facebook | X.

Payment options through Affirm are subject to an eligibility check and are provided by these lending partners: affirm.com/lenders. Options depend on your purchase amount, and a down payment may be required.

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