When nothing matters: Affirm announces inaugural 0% Days

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SAN FRANCISCO--(BUSINESS WIRE)--Oct. 9, 2025-- It's the deal about nothing. For three days this October, Affirm (NASDAQ: AFRM) presents 0% Days, a nationwide promotion featuring no interest, no late fees, and no hidden tricks. Sometimes, nothing makes all the difference.

Running October 22–24, 2025, eligible shoppers using the Affirm app or Affirm Card will unlock thousands of exclusive 0% APR offers from leading retailers nationwide. From fashion and fitness to electronics, home, and travel, the event gives those shoppers access to limited-time, real deals when they matter most, with interest-free payment plans of up to 24 months.

Philosophers have wrestled for centuries with whether nothingness can truly exist. When Affirm offers a 0% APR deal, the answer is refreshingly clear: it does. And it saves you money. Stretching a $1,200 purchase over 12 months at 0% APR means you owe exactly $1,200. Nothing more. Compared to the about $120 in interest a typical credit card would tack on, that kind of nothing quickly adds up to something.

"Shoppers are tired of fine print and fake promos. When credit cards say 0%, there can be hidden costs hiding in the shadows – deferred interest, compounding debt, late fees," said Vishal Kapoor, SVP of Product at Affirm. "0% Days is about stripping all of that away. It's financial Zen: emptiness that leaves you with more."

That's why 0% Days is built around a simple truth: when nothing matters – no interest, no fees, no surprises – everything else becomes easier to say yes to.

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.

From October 22 - 24, 2025, 0% APR offers are available for eligible purchases at select merchants for those who qualify. Some 0% APR offers may extend past October 24 for some of these merchants.

Generally rates with Affirm range from 0-36% APR. For example, a purchase of $1200 would be $100/mo over 12 months at 0% APR. Payment options through Affirm are subject to an eligibility check, may not be available everywhere, and are provided by these lending partners: affirm.com/lenders. Options depend on your purchase amount, and a down payment may be required. Estimated payment amount may exclude taxes and shipping. For licenses and disclosures, including information for New Mexico residents, see affirm.com/licenses. CA residents: Loans by Affirm Loan Services, LLC are made or arranged pursuant to a California Financing Law license.

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