



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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