



Affirm expands long-standing partnership with Wayfair

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SAN FRANCISCO—(BUSINESS WIRE)—Oct. 21, 2025—Affirm (NASDAQ: AFRM), the payment network that empowers consumers and helps merchants drive growth, today announced an expanded partnership with Wayfair Inc. (NYSE: W), the destination for all things home. This brings Affirm directly to checkout, just in time for Wayfair's Way Day sales event running from October 26-29 and the peak holiday shopping season.

Whether buying a new dining table or holiday decor, eligible shoppers can now choose Affirm when checking out online or in-store across the entire Wayfair family of brands —Wayfair, Joss & Main, AllModern, Birch Lane, and Perigold.

At Wayfair, we're always looking for ways to make it easier for customers to create their dream spaces, which includes flexible and attractive payment options," said Curtis Crawford, head of fintech and loyalty at Wayfair. "That's why we began offering Affirm in 2017. Over the past eight years, we've seen how much Wayfair shoppers value using Affirm to bring home the items they love. Integrating their pay-over-time solution directly at checkout was a natural next step, and we're excited to give shoppers even more clarity and convenience as they get ready for Way Day and the holiday season."

Whether shopping online or in-store, using Affirm is simple. Online, shoppers select Affirm as a payment option. In-store, shoppers can scan a QR code with their smartphone to get started. In both cases, shoppers complete a quick eligibility check. If approved, they will see customized biweekly or monthly payment plans up to 36 months – with rates as low as 0% APR. As always, Affirm never charges late or hidden fees.

"Home is where many shoppers choose Affirm, and Wayfair has been an important partner in bringing that choice to life," said Pat Suh, SVP of Revenue at Affirm. "With this expanded partnership, we're making it even easier for consumers to discover Affirm and shop for their homes with payment options they can trust."

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](#).

Rates from 0-36% APR. For example, a \$700 purchase might cost \$63.18/mo over 12 months at 15% 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. CA residents: Loans by Affirm Loan Services, LLC are made or arranged pursuant to a California Financing Law license. For licenses and disclosures, see [affirm.com/licenses](#).

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