



Affirm expands partnership with Shopify to bring Shop Pay Installments to the UK

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London, UK (10 December 2025) - Affirm (NASDAQ: AFRM) is expanding its global partnership with Shopify with the UK launch of Shop Pay Installments, helping British businesses better serve shoppers with a new way to pay over time without any late or hidden fees.

With Shop Pay Installments – powered exclusively by Affirm – customers can apply to split eligible purchases into monthly payments. If approved, shoppers can choose from customised interest-free or interest-bearing payment plans.

Since early access was provided to Shopify's UK merchants in October, thousands of UK merchants have activated Shop Pay Installments.

Shopify merchants can enable Shop Pay Installments today through their admin dashboard in just a few clicks.

Affirm underwrites every individual transaction before making a real-time credit decision and only approves consumers following an assessment that evidences their ability to repay.

With Affirm, shoppers will never be charged any late or hidden fees.

"Since launching Shop Pay Installments in October, we've seen really encouraging early results. Orders placed have a 20% higher average order value (AOV) than other payment methods and a 16% higher AOV than other payment plan providers, and refund rates so far have been promisingly low," said **Giorgia Pepe, Head of Websites at Abbott Lyon**. "The added flexibility is clearly giving customers more confidence when choosing personalised and premium jewellery pieces."

Rohit Mishra, VP of Product, Payments & Cross-Border at Shopify, said: "UK buyers are already choosing Shop Pay at checkout for its speed and trust. Shop Pay Installments builds on that trust with a simple way to pay over time that's built in and fast to activate. With Affirm, we're expanding the experience to make it available to all merchants in the UK, so more shoppers can convert with confidence."

Ruth Spratt, VP and UK Country Manager at Affirm, said: "Shoppers are demanding more choice and flexibility at checkout, which means that businesses must evolve to meet those needs. Enter Shop Pay Installments, which offers exceptional flexibility and ease-of-use for merchants of all sizes, all without ever charging customers any late or hidden fees."

The UK launch of Shop Pay Installments marks the next phase of the companies' partnership, already powering flexible payments across the US and Canada, with plans for Australia and Western Europe to follow.

Since its launch in 2021, Shop Pay Installments has been adopted by millions of consumers. This latest expansion of Affirm's partnership with Shopify advances its efforts to build a transparent global payment network that empowers consumers to spend responsibly and helps businesses drive growth.

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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](#)

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22% Representative APR.

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