Affirm and Virgin Media O2 partner to bring flexible financing to O2 customers

February 6, 2026

LONDON--(BUSINESS WIRE)--Feb. 6, 2026-- Affirm and Virgin Media O2 are today announcing a new partnership that will see the transparent and flexible payment network provide upfront and honest hardware financing to O2 - one of the UK's leading mobile providers.

Through the partnership, new and existing O2 customers will be able to enjoy increased flexibility to choose a payment option that suits their needs when purchasing a device.

Affirm will provide financing options for mobile phones and other hardware, including headphones and games consoles, offering a wide choice of monthly payment plans. Customers who take out one of these payment plans will never be charged late or hidden fees when paying off their loan, and unlike paying with a credit card, there is no compound interest.

At checkout, approved customers will see their pay-over-time options clearly displayed, enabling them to choose the plan that best suits their budget, with the total cost shown upfront and no surprises.

The partnership provides Virgin Media O2 with optionality to expand its offering to the SIM-free market, adding to its existing portfolio of Pay Monthly Handset Bundles and SIM Only options.

Chris Bournes, Commercial Director at Virgin Media O2 said: "Providing our customers with choice and flexibility is at the core of Virgin Media O2's offering. We want to help our customers access the devices they want with an affordable, clear, and convenient payment option that truly works for them. Through our partnership with Affirm, we'll do just that - empowering our customers by giving them even more choice to pay for their handset via a flexible service they can trust, with no hidden costs or late fees."

Ruth Spratt, UK Country Manager at Affirm, says "Virgin Media O2 plays a central role in the daily lives of millions of people across the UK. We're proud to partner with them to bring our honest, flexible and longer pay-over-time options to more customers. As more businesses look to improve the way people pay, Affirm provides a solution that puts transparency, trust and convenience at the centre of the experience."

Flexible payment plans via Affirm will be available to Virgin Media O2 customers later this summer, subject to regulatory approval. Affirm is authorised and regulated by the Financial Conduct Authority (FCA).

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.

Affirm is a form of credit. Credit subject to credit check. Terms apply. U.K. residents only, 18 and over with a bank account or a debit card. Credit is subject to a minimum spend, which may vary from time to time. Missed payments could affect your financial status.

22% Representative APR.

Affirm UK Limited provides consumer credit products and is authorised and regulated by the Financial Conduct Authority ("FCA") for carrying out regulated consumer credit activities (firm reference number 756087). Company number 10199101, with its registered Office is at C/O TMF Group, 1 Angel Court, 13th Floor, London, EC2R 7HJ. Affirm is the trading name of Affirm UK Limited.

About Virgin Media O2

Virgin Media O2 launched on 1 June 2021, combining the UK's largest and most reliable mobile network with a fully gigabit broadband network.

The company has around 45 million UK connections across its award-winning broadband, mobile, TV and home phone services. Its fixed network covers more than half of the country (18.7m premises serviceable) alongside a mobile network that covers 99% of the nation's population. The company is on track to bring 5G to all populated areas by end 2030 and already offers 5G outdoor coverage to more than 80% of the UK population.

Through its B2B venture, O2 Daisy, the company plays a leading role supporting entrepreneurs, businesses, enterprises and the public sector with their digital transformation through a range of connectivity, security, cloud and tailor-made services. It is also the network of choice for mobile virtual network operators giffgaff and Sky Mobile, as well as managing a 50:50 joint venture with Tesco for Tesco Mobile.

The company is committed to using the power of connectivity to make its better for people and the planet, taking action to close the digital divide and building an inclusive, resilient, and low carbon economy. The business has set an ambitious commitment to achieve net zero carbon across its operations, products and supply chain by the end of 2040.

Virgin Media O2 is a 50:50 joint venture between Liberty Global and Telefónica SA, and one of the UK's largest businesses. Virgin Media O2 is registered in England and Wales. Registration number: 12580944. Virgin Media O2 Limited, 500 Brook Drive, Reading, RG2 6UU.

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