Affirm and Lowe's team up to give home improvement customers more flexible ways to pay

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SAN FRANCISCO--(BUSINESS WIRE)--Feb. 17, 2026-- Affirm (NASDAQ: AFRM) and Lowe's (NYSE: LOW) today announced a new partnership designed to give Lowe's customers more clarity and control when paying for home improvement projects. Through this partnership, Affirm will offer Lowe's shoppers its transparent payment plans online and in Lowe's mobile app. Lowe's will also be prominently featured in the Affirm marketplace, expanding reach to Affirm's network of engaged shoppers.

By choosing Affirm at checkout, Lowe's eligible customers can split purchases into biweekly or monthly payments, with plans starting at 0% APR, subject to eligibility. Lowe's shoppers receive a real-time eligibility decision and see their total cost upfront—and these costs do not include compounding interest, late fees or hidden charges.

"We make home improvement easy at Lowe's by solving problems and meeting our customers' varying needs—whether it's to make a quick fix, purchase an appliance from the widest assortment of top brands or to help them take on a bigger project," said Brandon J. Sink, Lowe's CFO. "Affirm expands Lowe's financial services portfolio, broadening the ways customers can pay in addition to our popular MyLowe's Rewards Credit Card."

"From outfitting a workshop to taking on a long-planned bathroom renovation, Affirm helps Lowe's customers confidently manage purchases with clear, transparent payment options," said Wayne Pommen, Chief Revenue Officer at Affirm. "This partnership is about giving customers the flexibility to invest in their homes on terms that work for them."

Lowe's joins nearly 478,000 merchants who trust Affirm to deliver flexible payment options to their customers, including Dick's Sporting Goods, Boot Barn, Williams Sonoma, and many more.

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Rates from 0–36% APR. APR, payment amounts and payment options through Affirm are subject to an eligibility check, may not be available in all states or for all purchases, and are provided by these lending partners: affirm.com/lenders. Options depend on your purchase amount, and a down payment may be required. 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.

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 fue 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.

About Lowe's

Lowe's Companies, Inc. (NYSE: LOW) is a FORTUNE® 100 home improvement company serving approximately 16 million customer transactions a week, with total fiscal year 2024 sales of more than $83 billion. Lowe's employs approximately 300,000 associates and operates over 1,700 home improvement stores, 530 branches and 130 distribution centers. Based in Mooresville, N.C., Lowe's supports the communities it serves through programs focused on creating safe, affordable housing, improving community spaces, helping to develop the next generation of skilled trade experts and providing disaster relief to communities in need. For more information, visit Lowes.com.

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