



Royal Caribbean and Affirm to bring flexible and transparent payment options to travellers in UK and Canada

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LONDON & TORONTO—(BUSINESS WIRE)—May 20, 2026— UK and Canadian holidaymakers booking with Royal Caribbean can now spread the cost of their cruise over time without compounding interest or late fees, following a new partnership with payment network Affirm (NASDAQ: AFRM).

With the summer holiday season fast approaching, today's announcement gives travellers more flexibility to plan and pay for their next getaway, whether it is a family break in the Mediterranean or a bucket list Caribbean holiday.

Royal Caribbean, one of the world's leading cruise brands, offers holidays to hundreds of destinations across the globe, from dreamy European breaks to tropical island adventures. Through this partnership, UK and Canadian travellers will now have more choice in how they pay for their holidays.

By selecting Affirm at checkout, approved Royal Caribbean customers in the UK and Canada will be able to split the cost of their booking into manageable payments. Customers will see the full cost upfront and will only ever pay what they agree to, with no late fees or hidden charges.

Today's announcement builds on the success of Affirm and Royal Caribbean's existing partnership in the United States, which has also been renewed.

"We know our guests are looking for memorable experiences when they sail with us, and flexibility plays an important role in helping them plan those getaways with confidence," said **Kara Wallace, chief marketing officer, Royal Caribbean**. "Expanding our partnership with Affirm gives more travellers choice in how and when they pay, making it easier than ever to book the experiences that matter most - whether it's celebrating a special occasion, exploring new destinations or spending quality time with family and friends."

Wayne Pommen, Chief Revenue Officer at Affirm, said: "Booking a cruise should feel like the start of your holiday, not a financial juggling act. With Affirm, travellers can spread out the cost, with no late fees or hidden charges. We are excited to build on our successful partnership with Royal Caribbean to help even more holidaymakers turn their travel plans into reality."

Travel purchases on Affirm's network grew 29% year-over-year as of the quarter ended 31st March 2026, highlighting how transparent, flexible payments are helping more travellers say "yes" to their next adventure.

Affirm is authorised and regulated by the Financial Conduct Authority (FCA) in the UK.

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](#).

In Canada: Rates from 0-31.99% APR (subject to provincial regulations). Payment options through Affirm Canada Holdings Ltd. ("Affirm") are subject to an eligibility check and depend on purchase amount, vary by merchant, and may not be available in all provinces/territories. A down payment (or a payment due today) may be required.

In the UK: 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.

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 7HL. Affirm is the trading name of Affirm UK Limited.

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