



Costco UK members gain a new way to pay with Affirm

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Costco is expanding its partnership with Affirm to give its members in the UK a new way to pay over time with no late or hidden fees.

Whether stocking up on household essentials or investing in the latest technology, eligible Costco members shopping online can now choose Affirm at checkout and split the cost of their purchases into interest-free or interest-bearing monthly payments.

Today's announcement builds on the successful partnership between Affirm and Costco in the US, where hundreds of thousands of Costco members have used Affirm since the partnership launched in 2025.

"Getting the best value shouldn't stop at the price tag. It should extend to how you pay, too," said **Ruth Spratt, UK Country Manager at Affirm**. "Our partnership with Costco gives UK members a simpler way to spread the cost of those big shops, with greater flexibility, no late fees, and no compounding interest."

Affirm underwrites every transaction individually, making a real-time credit decision and only approving shoppers after an assessment of their ability to repay.

Customers always see the total cost of their purchase upfront and never pay more than they agree to.

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.

Affirm is a form of credit, subject to credit check and a minimum spend. Terms apply. U.K. residents, 18+ with a bank account or debit card. Missed payments may 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 7HJ. Affirm is the trading name of Affirm UK Limited.

About Costco Online

Costco Online UK Limited is an appointed representative (firm reference number [1056750](#)) of Costco Wholesale UK Limited of 213 Hartspring Lane, UK Home Office, Watford, Hertfordshire, WD25 8JS. Costco Wholesale UK Limited is authorised & regulated by the FCA (firm reference number [735258](#)).

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