



Amazon and Affirm partner to offer UK customers new instalment options

September 23, 2026

Amazon.co.uk customers can now apply for financing on eligible purchases in plans from 3 to 48 months, all with no late or hidden fees



London, 23 September – Starting today, Amazon customers in the UK have a new way to pay for their purchases with the launch of instalment options from Affirm.

The new Affirm payment options will be available to customers when shopping for millions of products. Customers can simply select Affirm as their payment method at checkout and apply to get an instant eligibility decision from Affirm.

If approved, customers will be able to pay for their orders using flexible financing options: "0% Pay-in-3" splits the cost of the purchase into three interest-free monthly payments, while a longer-term interest-bearing (22% Representative APR fixed) plan is available for up to 48 months. Both options are available on baskets of at least £50 and come with no late or hidden fees.

Customers can make payments in monthly instalments, which can be paid manually or set up with automatic debits using a bank account or debit card. They can easily manage their payment plans at any time in the Affirm app or website and make additional payments or pay their full balance at any time with no early repayment penalties.

Vassil Gedov, General Manager of Payment Products at Amazon EU, commented: "We want to give Amazon customers genuine choice and flexibility over how they pay. With Affirm's financing options, we are delivering a simple and convenient way for Amazon customers to manage spending with clear terms and no late fees, all integrated into the Amazon shopping experience our customers already know and trust."

Ruth Spratt, UK Country Manager at Affirm said: "Amazon is focused on making shopping simpler for customers, and we believe payment should be just as straightforward. That's what makes this such a natural fit. Amazon customers can choose the Affirm payment plan that's right for them, with clear terms before they commit. And because we have no late fees ever, if a customer does miss a payment, they will not be charged for it."

The new financing options will be rolled out progressively to eligible customers on Amazon.co.uk over the coming weeks. Affirm financing is available across most product categories on Amazon.co.uk with exclusions including gift cards, grocery items, out-of-stock products, and certain digital content such as music, videos, Kindle books, apps, and game downloads.

Amazon's customer protection policies will continue to apply equally across all payment methods to give customers confidence when they shop. All purchases directly from Amazon are covered by our standard return and refund policies, and purchases from third-party sellers are covered by Amazon's A-to-Z Guarantee, which protects customers if items don't arrive or don't match the description.

Items purchased over £100 using either of these new payment options are additionally covered by Section 75 of the Consumer Credit Act.

About Affirm

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 at C/O TMF Group, 1 Angel Court, 13th Floor, London, EC2R 7HJ. Affirm is the trading name of Affirm UK Limited.

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. A down payment may be required. Missed payments may affect your financial status.

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.

About Amazon

Amazon EU S.à r.l. is authorised and regulated by the Financial Conduct Authority (Financial Services Register number 746485). It acts as a credit broker, not a lender, introducing customers to regulated credit products provided by a small panel of lenders including Affirm U.K. Limited. Credit subject to credit check. Terms apply. UK residents aged 18 and over only. Registered in England with registered number: BR017427. UK office address: 1 Principal Place, London EC2A 2FA.

Amazon is guided by four principles: customer obsession rather than competitor focus, passion for invention, commitment to operational excellence, and long-term thinking. Amazon strives to be Earth's Most Customer-Centric Company, Earth's Best Employer, and Earth's Safest Place to Work. Customer reviews, 1-Click shopping, personalised recommendations, Prime, Fulfillment by Amazon, AWS, Kindle Direct Publishing, Kindle, Career Choice, Fire tablets, Fire TV, Amazon Echo, Alexa, Just Walk Out technology, Amazon Studios, and The Climate Pledge are some of the things pioneered by Amazon. For more information, visit amazon.co.uk/about and follow @AmazonNewsUK.

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