

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

OMB APPROVAL	
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Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934 or Section 30(h) of the Investment Company Act of 1940

Check this box to indicate that a transaction was made pursuant to a contract, instruction or written plan for the purchase or sale of equity securities of the issuer that is intended to satisfy the affirmative defense conditions of Rule 10b5-1(c). See Instruction 10.

1. Name and Address of Reporting Person* <u>Adkins Katherine</u>			2. Issuer Name and Ticker or Trading Symbol <u>Affirm Holdings, Inc. [AFRM]</u>			5. Relationship of Reporting Person(s) to Issuer (Check all applicable) Director _____ 10% Owner _____ <input checked="" type="checkbox"/> Officer (give title below) _____ Other (specify below) _____ Chief Legal Officer		
(Last)	(First)	(Middle)	3. Date of Earliest Transaction (Month/Day/Year) <u>09/16/2024</u>					
C/O AFFIRM HOLDINGS, INC. 650 CALIFORNIA STREET			4. If Amendment, Date of Original Filed (Month/Day/Year)			6. Individual or Joint/Group Filing (Check Applicable Line) <input checked="" type="checkbox"/> Form filed by One Reporting Person Form filed by More than One Reporting Person		
(Street) SAN FRANCISCO CA 94108								
(City) (State) (Zip)								

Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned

1. Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transaction Code (Instr. 8)		4. Securities Acquired (A) or Disposed Of (D) (Instr. 3, 4 and 5)			5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)
			Code	V	Amount	(A) or (D)	Price			
Class A Common Stock	09/16/2024		M		1,654 ⁽¹⁾	A	\$8.8	128,153	D	
Class A Common Stock	09/16/2024		S		6,084 ⁽¹⁾	D	\$45	122,069	D	
Class A Common Stock	09/17/2024		M		46,600 ⁽¹⁾	A	\$8.8	168,669	D	
Class A Common Stock	09/17/2024		S		46,600 ⁽¹⁾	D	\$45.0013 ⁽²⁾	122,069	D	
Class A Common Stock	09/18/2024		M		51,746 ⁽¹⁾	A	\$8.8	173,815	D	
Class A Common Stock	09/18/2024		S		82,316 ⁽¹⁾	D	\$45.0001 ⁽³⁾	91,499	D	

Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transaction Code (Instr. 8)		5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)		6. Date Exercisable and Expiration Date (Month/Day/Year)		7. Title and Amount of Securities Underlying Derivative Security (Instr. 3 and 4)	8. Price of Derivative Security (Instr. 5)	9. Number of derivative Securities Beneficially Owned Following Reported Transaction(s) (Instr. 4)	10. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	11. Nature of Indirect Beneficial Ownership (Instr. 4)	
				Code	V	(A)	(D)	Date Exercisable	Expiration Date						Title
Restricted Stock Units	(4)	09/16/2024		A		39,718		(5)	(5)	Class A Common Stock	39,718	\$0	39,718	D	
Stock Option (Right to Buy)	\$44.06	09/16/2024		A		55,946		(6)	09/16/2034	Class A Common Stock	55,946	\$0	55,946	D	
Stock Option (Right to Buy)	\$8.8	09/16/2024		M		1,654 ⁽¹⁾		(7)	10/14/2029	Class A Common Stock	1,654	\$0	126,346	D	
Stock Option (Right to Buy)	\$8.8	09/17/2024		M		46,600 ⁽¹⁾		(7)	10/14/2029	Class A Common Stock	46,600	\$0	79,746	D	
Stock Option (Right to Buy)	\$8.8	09/18/2024		M		51,746 ⁽¹⁾		(7)	10/14/2029	Class A Common Stock	51,746	\$0	28,000	D	

Explanation of Responses:

- The transaction reported in this Form 4 was effected pursuant to a Rule 10b5-1 trading plan adopted by the reporting person on June 13, 2024.
- Represents the weighted average sale price of the shares sold from \$45.00 to \$45.03 per share. The Reporting Person will provide, upon request by the Commission staff, the Issuer, or a security holder of the Issuer, full information regarding the number of shares sold at each separate price within the range set forth in this footnote.
- Represents the weighted average sale price of the shares sold from \$45.00 to \$45.01 per share. The Reporting Person will provide, upon request by the Commission staff, the Issuer, or a security holder of the Issuer, full information regarding the number of shares sold at each separate price within the range set forth in this footnote.
- Each Restricted Stock Unit (RSU) represents a contingent right to receive one share of the Issuer's Class A Common Stock.
- The RSUs vest as to 25% of the shares on September 1, 2025 and the remainder vest in 12 equal quarterly installments over the subsequent three years, subject to the Reporting Person's continuous service with the Issuer as of each vesting date. This grant has no expiration date.
- The stock options vest as to 25% of the underlying shares on September 1, 2025 and the remainder vest in 36 equal monthly installments over the subsequent three years subject to the Reporting Person's continuous service with the Issuer as of each vesting date.
- The stock options vested as to 25% of the underlying shares on September 14, 2020, and the remainder vested in 36 equal monthly installments thereafter, subject to the Reporting Person's continuous service with the Issuer as of each vesting date.

Remarks:

/s/ Josh Samples, Attorney-in-Fact

09/18/2024

** Signature of Reporting Person

Date

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

* If the form is filed by more than one reporting person, see Instruction 4 (b)(v).

** Intentional misstatements or omissions of facts constitute Federal Criminal Violations See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, see Instruction 6 for procedure.

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