FORM 4

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

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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).

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.

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

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

1. Name and Address of Reporting Person* Adkins Katherine				2. Issuer Name and Ticker or Trading Symbol Affirm Holdings, Inc. [AFRM]						5. Relationship of Reporting Person(s) to Issuer (Check all applicable) Director 10% Owner				
(Last) C/O AFFIRM H 650 CALIFORN	(First) IOLDINGS, INC. NIA STREET	NGS, INC.		ate of Earliest Trans	saction ((Month	n/Day/Year)	V	Officer (give title Other (specify below) Chief Legal Officer					
(Street) SAN FRANCISCO	CA	94108	4. If	4. If Amendment, Date of Original Filed (Month/Day/Year)					6. Indiv Line)	1 -				
(City)	(State)	(Zip)	Ion-Derivativ	e Securities Ac	nuire	-d D	isnosed of	or Be	neficially (Owned				
1. Title of Security (Instr. 3) 2. Transac Date			2. Transaction	2A. Deemed Execution Date,	3. Transaction Code (Instr. 8)		4. Securities A Disposed Of (I	cquired	(A) or	5. Amount of Securities Beneficially Owned Following	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership		
					Code	v	Amount	(A) or (D)	Price	Reported Transaction(s) (Instr. 3 and 4)		(Instr. 4)		
Class A Commo	n Stock		11/11/2024		М		160,000(1)	Α	\$23.33	253,545	D			
Class A Commo	n Stock		11/11/2024		М		40,000(1)	Α	\$22.3	293,545	D			

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

200,000(1)

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)	Reported	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	Amount or Number of Shares		Transaction(s) (Instr. 4)		
Stock Option (Right to Buy)	\$23.33	11/11/2024		М			160,000 ⁽¹⁾	(3)	06/08/2032	Class A Common Stock	160,000	\$0	67,085	D	
Stock Option (Right to Buy)	\$22.3	11/11/2024		М			40,000 ⁽¹⁾	(4)	09/16/2032	Class A Common Stock	40,000	\$0	82,850	D	

Explanation of Responses:

Class A Common Stock

1. The transactions reported in this Form 4 were effected pursuant to a Rule 10b5-1 trading plan adopted by the reporting person on June 13, 2024.

11/11/2024

- 2. Represents the weighted average sale price of the shares sold from \$55.00 to \$55.23 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.
- 3. The stock options vested in 24 equal monthly installments beginning August 1, 2022, subject to the Reporting Person's continuous service with the Issuer as of each vesting date.
- 4. The stock options vest in 48 equal monthly installments beginning October 1, 2022, subject to the Reporting Person's continuous service with the Issuer as of each vesting date.

Remarks:

/s/ Josh Samples, Attorney-in-

** Signature of Reporting Person

\$55.053(2)

93,545

D

11/13/2024

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.

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB Number.