1. Name and Address of Reporting Person
Michalek Libor

C/O AFFIRM HOLDINGS, INC.
650 CALIFORNIA STREET

2. Issuer Name and Ticker or Trading Symbol
Affirm Holdings, Inc. [ AFRM ]

3. Date of Earliest Transaction (Month/Day/Year)
11/01/2023

4. Reporting Person(s) are beneficial owners of the security

5. Relationship of Reporting Person(s) to Issuer
X Director 10% Owner
X Officer (give title below) President

6. Individual or Joint/Group Filing (Check Applicable Line)
X Form filed by One Reporting Person

Rule 10b5-1(c) Transaction Indication

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

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

<table>
<thead>
<tr>
<th>Title of Security</th>
<th>Transaction Date</th>
<th>Transaction Code</th>
<th>Number of Securities Acquired (A) or Disposed Of (D)</th>
<th>Price</th>
<th>Amount (A) or (D)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Class A Common Stock</td>
<td>11/01/2023</td>
<td>M</td>
<td>2,336</td>
<td>A</td>
<td>$0</td>
</tr>
<tr>
<td>Class A Common Stock</td>
<td>11/01/2023</td>
<td>F</td>
<td>1,159(1)</td>
<td>D</td>
<td>$17.61</td>
</tr>
</tbody>
</table>

Class A Common Stock

873,294 I

Michalek 2007 Trust dated March 21, 2007(2)

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

<table>
<thead>
<tr>
<th>Title of Derivative Security</th>
<th>Transaction Date</th>
<th>Transaction Code</th>
<th>Number of Derivative Securities Acquired (A) or Disposed Of (D)</th>
<th>Date Exercisable</th>
<th>Expiration Date</th>
<th>Title</th>
<th>Amount or Number of Shares</th>
</tr>
</thead>
<tbody>
<tr>
<td>Restricted Stock Units</td>
<td>(3) 11/01/2023</td>
<td>M</td>
<td>2,336</td>
<td>(4) (4) Class A Common Stock</td>
<td>2,336</td>
<td>$0</td>
<td>79,410</td>
</tr>
</tbody>
</table>

Explanation of Responses:
1. Represents the number of shares of the Issuer’s Common Stock withheld to satisfy the Reporting Person’s tax obligation in connection with the settlement of shares of Common Stock underlying the Reporting Person’s restricted stock units that vested on November 1, 2023.
2. The shares are held by the Michalek 2007 Family Trust dated March 21, 2007. The Reporting Person and his spouse are trustees of the trust.
3. Each Restricted Stock Unit (RSU) represents a contingent right to receive one share of the Issuer’s Class A Common Stock.
4. The RSUs 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. This grant has no expiration date.

Remarks:

**Signature of Reporting Person**

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).

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.