

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

| 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).

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>O'Hare Robert</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) <u>Chief Financial Officer</u> | | | |
| (Last) | (First) | (Middle) | 3. Date of Earliest Transaction (Month/Day/Year) <u>01/01/2025</u> | | | 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 | | | |
| <u>650 CALIFORNIA STREET</u> | | | 4. If Amendment, Date of Original Filed (Month/Day/Year) | | | | | | |
| (Street) | (City) | (State) | (Zip) | | | | | | |
| <u>SAN FRANCISCO</u> | <u>CA</u> | <u>94108</u> | | | | | | | |

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 Beneficial Ownership (Instr. 4) |
|---------------------------------|--------------------------------------|--|--------------------------------|---|---|------------|------------------------|---|--|--|
| | | | Code | V | Amount | (A) or (D) | Price | | | |
| Class A Common Stock | 01/01/2025 | | M | | 3,802 | A | \$0 | 4,470 | D | |
| Class A Common Stock | 01/01/2025 | | F | | 1,507 ⁽¹⁾ | D | \$60.9 | 2,963 | D | |
| Class A Common Stock | 01/02/2025 | | M | | 2,836 ⁽²⁾ | A | \$17.19 | 5,799 | D | |
| Class A Common Stock | 01/02/2025 | | M | | 1,279 ⁽²⁾ | A | \$22.3 | 7,078 | D | |
| Class A Common Stock | 01/02/2025 | | M | | 2,426 ⁽²⁾ | A | \$23.35 | 9,504 | D | |
| Class A Common Stock | 01/02/2025 | | S | | 2,358 ⁽²⁾ | D | \$61.87 ⁽³⁾ | 7,146 | D | |
| Class A Common Stock | 01/02/2025 | | S | | 3,983 ⁽²⁾ | D | \$62.46 ⁽⁴⁾ | 3,163 | D | |
| Class A Common Stock | 01/02/2025 | | S | | 200 ⁽²⁾ | D | \$63.49 ⁽⁵⁾ | 2,963 | 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 | (6) | 01/01/2025 | | M | | | 3,802 | (7) | 01/13/2028 | Class A Common Stock | 3,802 | \$0 | 7,605 | D | |
| Stock Option (Right to Buy) | \$17.19 | 01/02/2025 | | M | | | 2,836 ⁽²⁾ | (8) | 07/01/2032 | Class A Common Stock | 2,836 | \$0 | 51,064 | D | |
| Stock Option (Right to Buy) | \$22.3 | 01/02/2025 | | M | | | 1,279 ⁽²⁾ | (9) | 09/16/2032 | Class A Common Stock | 1,279 | \$0 | 25,595 | D | |
| Stock Option (Right to Buy) | \$23.35 | 01/02/2025 | | M | | | 2,426 ⁽²⁾ | (10) | 09/13/2033 | Class A Common Stock | 2,426 | \$0 | 77,640 | D | |

Explanation of Responses:

- 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 January 1, 2025.
- The sales reported in this Form 4 were effected pursuant to a Rule 10b5-1 trading plan adopted by the reporting person on June 14, 2024.
- Represents the weighted average sale price of the shares sold from \$61.19 to \$62.18 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 \$62.23 to \$63.20 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 \$63.26 to \$63.71 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.

7. Restricted stock unit grant vests over four and one-half years, commencing as of January 1, 2021, the vesting commencement date. The first 5% of the shares vest on the six-month anniversary of the vesting commencement date, and the remainder of the shares vest in quarterly installments over the remaining four years, in annual aggregate amounts equal to 15%, 20%, 30% and 30%, respectively, subject to the Reporting Person's continued employment with the Issuer as of each vesting date.

8. The stock options vest in 48 equal monthly installments beginning August 1, 2022, subject to the Reporting Person's continuous service with the Issuer as of each vesting date.

9. 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.

10. The stock options vest as to 25% of the underlying shares on September 1, 2024 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.

Remarks:

/s/ Josh Samples, Attorney-in-
Fact 01/03/2025

** 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.

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.