FORM 4

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

| Washington, | D.C. | 20549 |
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| vvasimigton, | D.C. | 20040 |

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

| OIVID APPRO | JVAL |
|------------------------|-----------|
| OMB Number: | 3235-0287 |
| Estimated average burd | en |
| hours per response: | 0.5 |

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 occuon octiny of the investment company rict of 1540 | | | |
|---|------------|----------------|--|------------------------|--|---------------------------------------|
| 1. Name and Address of Reporting Person* Jiyane Siphelele (Last) (First) (Middle) C/O AFFIRM HOLDINGS, INC. 650 CALIFORNIA STREET | | | | | tionship of Reporting Perso all applicable) Director Officer (give title below) Vice President, Con | 10% Owner Other (specify below) |
| (Street) SAN FRANCISCO (City) | CA (State) | 94108 (Zip) | 4. If Amendment, Date of Original Filed (Month/Day/Year) | 6. Indiv Line) X | idual or Joint/Group Filing (Form filed by One Report Form filed by More than 0 Person | ing Person |

| 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) | Transaction Code (Instr. | | 4. Securities Acquired (A) or Disposed Of (D) (Instr. 3, 4 and 5) | | | 5. Amount of Securities Beneficially Owned Following Reported | 6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4) | 7. Nature of Indirect Beneficial Ownership | |
| | | | Code | v | Amount | (A) or (D) | Price | Transaction(s) (Instr. 3 and 4) | | (Instr. 4) | |
| Class A Common Stock | 05/01/2022 | | M | | 3,860 | A | \$0 | 73,860 | D | | |
| Class A Common Stock | 05/01/2022 | | F | | 1,630(1) | D | \$28.7 | 72,230 | 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. Transa Code (8) | | of Deri Sec Acq (A) (Disp of (I | oosed D) tr. 3, 4 | 6. Date Exerc Expiration Da (Month/Day/\) | te Amount of | | Amount of Securities Underlying Derivative Security | | Amount of Securities Underlying Derivative Security | | ount of Deri urities Secretlying (Instructive Security | | 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 | Amount or Number of Shares | | | | | | | | |
| Restricted Stock Units | (2) | 05/01/2022 | | M | | | 166 | (3) | 08/22/2026 | Class A Common Stock | 166 | \$0 | 1,834 | D | | | | | |
| Restricted Stock Units | (2) | 05/01/2022 | | М | | | 1,260 | (4) | 10/26/2027 | Class A Common Stock | 1,260 | \$0 | 36,580 | D | | | | | |
| Restricted Stock Units | (2) | 05/01/2022 | | М | | | 1,440 | (5) | 10/26/2027 | Class A Common Stock | 1,440 | \$0 | 4,320 | D | | | | | |
| Restricted Stock Units | (2) | 05/01/2022 | | М | | | 896 | (6) | 12/31/2027 | Class A Common Stock | 896 | \$0 | 7,167 | D | | | | | |
| Restricted Stock Units | (2) | 05/01/2022 | | М | | | 98 | (7) | 07/14/2028 | Class A Common Stock | 98 | \$0 | 3,732 | D | | | | | |

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 May 1, 2022.
- 2. Each Restricted Stock Unit (RSU) represents a contingent right to receive one share of the Issuer's Class A Common Stock
- 3. RSUs vest with respect to the shares of Class A Common Stock underlying the restricted stock units in equal monthly installments for a period of forty-eight months beginning on April 1, 2019, the vesting commencement date, subject to the Reporting Person's continued employment with the Issuer as of each vesting date.
- 4. RSUs vest with respect to the shares of Class A Common Stock underlying the RSUs in equal monthly installments for a period of forty-eight months beginning on October 1, 2020, the vesting commencement date, subject to the Reporting Person's continued employment with the Issuer as of each vesting date.
- 5. RSUs vest with respect to the shares of Class A Common Stock underlying the RSUs in equal monthly installments for a period of twenty-four months beginning on August 1, 2020, the vesting commencement date, subject to the Reporting Person's continued employment with the Issuer as of each vesting date.
- 6. RSUs vest with respect to the shares of Class A Common Stock underlying the RSUs in monthly installments for a period of twenty-four months beginning on January 1, 2021, the vesting commencement date, subject to the Reporting Person's continued employment with the Issuer as of each vesting date.
- 7. RSUs vest with respect to the shares of Class A Common Stock underlying the RSUs in equal monthly installments for a period of forty-eight months beginning on July 1, 2021, the vesting commencement date, subject to the Reporting Person's continued employment with the Issuer as of each vesting date.

Remarks:

/s/ David Ritenour, Attorneyin-Fact

05/03/2022

** 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 f | orm displays a currently valid OMB Number. |
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