

**CHARTER OF THE NOMINATING AND GOVERNANCE COMMITTEE  
OF THE BOARD OF DIRECTORS OF  
AFFIRM HOLDINGS, INC.**

**AS ADOPTED BY THE BOARD ON NOVEMBER 18, 2020**

**(last updated March 6, 2024)**

**I. PURPOSE OF THE COMMITTEE**

The purposes of the Nominating and Governance Committee (the “*Committee*”) of the Board of Directors (the “*Board*”) of Affirm Holdings, Inc. (the “*Corporation*”) shall be to assist the Board in discharging its responsibilities relating but not limited to: (i) identifying, evaluating and recommending individuals qualified to become new Board members, consistent with criteria approved by the Board; (ii) reviewing the qualifications of incumbent directors to determine whether to recommend them for reelection at the next annual meeting of stockholders; (iii) recommending that the Board select the director nominees for the next annual meeting of stockholders; (iv) identifying, evaluating and recommending Board members qualified to serve on any Board committee and recommending that the Board appoint the identified member or members to the applicable committee; (v) recommending to the independent directors an independent director to serve as Lead Independent Director; (vi) reviewing and recommending to the Board corporate governance principles to be applicable to the Corporation; (vii) overseeing the evaluation of the Board; (viii) oversee and periodically review the Corporation’s environmental, social and governance (“ESG”) activities, programs, risks and public disclosures except for the Corporation’s strategies and policies related to human capital management; and (ix) handling such other matters that are specifically delegated to the committee by the Board from time to time.

**II. COMPOSITION OF THE COMMITTEE**

The Committee shall consist of two or more independent directors, as determined from time to time by the Board on the recommendation of the Committee. Committee members shall serve for such terms as the Board shall determine, or until their earlier resignation, death or removal. Each member of the Committee shall be qualified to serve on the Committee pursuant to the requirements of the Nasdaq Stock Market (“*Nasdaq*”) and any additional requirements that the Board deems appropriate. Determinations as to whether a particular director satisfies the requirements for membership on the Committee shall be made by the Board.

The chairperson of the Committee shall be designated by the Board, *provided* that if the Board does not so designate a chairperson, the members of the Committee, by a majority vote, may designate a chairperson.

The Board may at any time and in its discretion appoint or remove any member of the Committee with or without cause. No member of the Committee shall be removed except by majority vote of the Board.

### **III. MEETINGS AND PROCEDURES OF THE COMMITTEE**

The Committee shall meet as often as it determines necessary to carry out its duties and responsibilities, but no less than twice annually. The Committee, in its discretion, may ask members of management or others to attend its meetings (or portions thereof) and to provide pertinent information as necessary.

Each member of the Committee shall have one vote. Action may be taken by the Committee upon the affirmative vote of a majority of the members present. Action may be taken by the Committee without a meeting if all of the members of the Committee indicate their approval thereof in writing or by electronic transmission.

Any member may call a meeting of the Committee upon due notice to each other member at least 24 hours prior to the meeting. A majority of the members of the Committee present in person or by means of a conference telephone or other communications equipment by means of which all persons participating in the meeting can hear each other shall constitute a quorum.

The Committee shall maintain copies of minutes of each meeting of the Committee, and each written consent to action taken without a meeting, reflecting the actions so authorized or taken by the Committee. A copy of the minutes of each meeting and all consents shall be placed in the Corporation's minute book.

### **IV. DUTIES AND RESPONSIBILITIES OF THE COMMITTEE**

#### ***A. Board Candidates and Nominees***

The Committee shall have the following duties and responsibilities with respect to Board candidates and nominees:

(a) Identify, recruit and, if appropriate, interview candidates to fill positions on the Board, including persons suggested by management, stockholders or others.

(b) Review the independence, background and qualifications of individuals being considered as director candidates. Among the qualifications considered in the selection of candidates, the Committee shall look at the following attributes and criteria of candidates: experience, skills, expertise, diversity, personal and professional integrity, character, business judgment, time availability in light of other commitments, dedication, conflicts of interest and such other relevant factors that the Committee considers appropriate in the context of the needs of the Board, in each case taking into account the criteria for selection of directors established by the Board from time to time and any applicable law, regulation or rule. As part of the search process for new directors, the Committee shall actively seek to identify candidates who reflect

diverse backgrounds, including diversity of race, ethnicity and gender. Specifically, in any formal search for Board candidates where an initial candidate pool is assembled, the Committee shall include, and shall request that any search firm that it engages for such search include, qualified candidates with a diversity of race, ethnicity and gender in that initial candidate pool.

(c) Recommend to the Board the director nominees for election by the stockholders or appointment by the Board, as the case may be, pursuant to the Bylaws of the Corporation, which selections or recommendations shall be consistent with the criteria for selecting directors established by the Board from time to time.

(d) Recommend to the Board the classes on which such nominees should serve.

(e) Recommend to the independent directors one independent director to serve as Lead Independent Director.

(f) Review the suitability for continued service as a director of each Board member when his or her term expires and when he or she has a change in status, including but not limited to an employment change, and recommend whether or not the director should be re-nominated.

(g) Recommend to the Board for approval the criteria and policies for consideration and selection of directors to the Board.

#### ***B. Board Composition and Procedures***

The Committee shall have the following duties and responsibilities with respect to the composition and procedures of the Board as a whole:

(a) Review annually with the Board the composition of the Board as a whole and recommend, if necessary, measures to be taken so that the Board reflects the appropriate balance of knowledge, experience, skills, expertise and diversity required for the Board as a whole.

(b) Review annually the role of the Lead Independent Director and recommend to the Board any appropriate changes.

(c) Review periodically the size of the Board and recommend to the Board any appropriate changes.

(d) Make recommendations on the frequency and structure of Board meetings.

(e) Make recommendations concerning any other aspect of the procedures of the Board that the Committee considers warranted, including but not limited to procedures with respect to the waiver by the Board of any Corporation rule, guideline, procedure or corporate governance principle.

**C. Board Committees**

The Committee shall have the following duties and responsibilities with respect to the committee structure of the Board:

- (a) After taking into account the experiences and expertise of individual directors, make recommendations to the Board regarding the size and composition of each standing committee of the Board, including the identification of individuals qualified to serve as members of a committee, including the Committee, and recommend individual directors to fill any vacancy that might occur on a committee, including the Committee.
- (b) Monitor the functioning of the committees of the Board and make recommendations for any changes, including the creation and elimination of committees.
- (c) Review annually committee assignments and report any recommendations to the Board.
- (d) Recommend that the Board establish such special committees as may be desirable or necessary from time to time in order to address ethical, legal or other matters that may arise. The Committee's power to make such a recommendation under this Charter shall be without prejudice to the right of any other committee of the Board, or any individual director, to make such a recommendation at any time.

**D. Corporate Governance**

The Committee shall have the following duties and responsibilities with respect to corporate governance:

- (a) Develop and review periodically, and at least annually, the corporate governance principles adopted by the Board to ensure that they are appropriate for the Corporation and comply with the requirements of Nasdaq and recommend any desirable changes to the Board.
- (b) Consider any other corporate governance issues that arise from time to time and develop appropriate recommendations for the Board.
- (c) Develop and oversee new director orientation and continuing education for existing directors on a periodic basis.

**E. Evaluation of the Board**

The Committee shall be responsible for overseeing the evaluation of the Board as a whole and shall evaluate and report to the Board on the performance and effectiveness of the Board.

The Committee shall establish procedures to allow it to exercise this oversight function.

**F. Environmental, Social and Governance Matters**

Oversee and periodically review the Corporation's ESG activities, programs, risks and public disclosures except for the Corporation's strategies and policies related to human capital management for which the Compensation Committee of the Board has been delegated authority to oversee and periodically review under the terms of its charter.

**G. Chief Executive Officer Succession Planning**

In collaboration with the Compensation Committee of the Board, the Committee shall: (i) develop and recommend to the Board for approval a succession plan for the position of Chief Executive Officer; (ii) develop and evaluate potential candidates for the position of Chief Executive Officer; and (iii) recommend to the Board any changes to, and any candidates for succession, under the developed succession plan for the position of Chief Executive Officer.

**V. SUBCOMMITTEES; DELEGATION OF AUTHORITY**

The Committee may form subcommittees for any purpose that the Committee deems appropriate and may delegate to such subcommittees such power and authority as the Committee deems appropriate; *provided, however*, that no subcommittee shall consist of fewer than two members; and *provided further* that the Committee shall not delegate to a subcommittee any power or authority required by any law, regulation or listing standard to be exercised by the Committee as a whole. Actions taken by any subcommittee shall be presented to the full Committee at the next Committee meeting.

**VI. EVALUATION OF THE COMMITTEE**

The Committee shall, no less frequently than annually, evaluate its performance. In conducting this review, the Committee shall evaluate whether this Charter appropriately addresses the matters that are or should be within its scope and shall recommend such changes as it deems necessary or appropriate. The Committee shall address all matters that the Committee considers relevant to its performance, including at least the following: the adequacy, appropriateness and quality of the information and recommendations presented by the Committee to the Board, the manner in which they were discussed or debated, and whether the number and length of meetings of the Committee were adequate for the Committee to complete its work in a thorough and thoughtful manner.

The Committee shall deliver to the Board a report, which may be oral, setting forth the results of its evaluation, including any recommended amendments to this Charter and any recommended changes to the Corporation's or the Board's policies or procedures.

**VII. INVESTIGATIONS AND STUDIES; OUTSIDE ADVISERS**

The Committee may conduct or authorize investigations into or studies of matters within the Committee's scope of responsibilities, and may retain, at the Corporation's expense, such independent counsel or other consultants or advisers as it deems necessary. The Committee shall have the sole authority to retain or terminate any search firm to be used to identify director

candidates, including sole authority to approve the search firm's fees and other retention terms, such fees to be borne by the Corporation.

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While the members of the Committee have the duties and responsibilities set forth in this Charter, nothing contained in this Charter is intended to create, or should be construed as creating, any responsibility or liability of members of the Committee, except to the extent otherwise provided under applicable federal or state law.

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