

OMB APPROVAL	
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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

Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).

1. Name and Address of Reporting Person* <u>Michalek Libor</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) <input checked="" type="checkbox"/> Director 10% Owner <input checked="" type="checkbox"/> Officer (give title below) Other (specify below) President, Tech., Risk & Ops		
(Last)	(First)	(Middle)	3. Date of Earliest Transaction (Month/Day/Year) 11/01/2021			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		
C/O AFFIRM HOLDINGS, INC. 650 CALIFORNIA STREET			4. If Amendment, Date of Original Filed (Month/Day/Year)					
(Street) SAN FRANCISCO CA 94108								
(City) (State) (Zip)								

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 Indirect Beneficial Ownership (Instr. 4)
			Code	V	Amount	(A) or (D)	Price			
Class A Common Stock	10/14/2021		G	V	350	D	\$0	877,754	I	Michalek 2007 Trust dated March 21, 2007 ⁽¹⁾
Class A Common Stock	11/01/2021		M		34,691	A	\$1.3	113,744	D	
Class A Common Stock	11/02/2021		M		200,000	A	\$2.04	313,744	D	
Class A Common Stock	11/01/2021		S		11,329 ⁽²⁾	D	\$151.5263 ⁽³⁾	302,415	D	
Class A Common Stock	11/01/2021		S		40,400 ⁽²⁾	D	\$152.2737 ⁽⁴⁾	262,015	D	
Class A Common Stock	11/01/2021		S		63,455 ⁽²⁾	D	\$153.353 ⁽⁵⁾	198,560	D	
Class A Common Stock	11/01/2021		S		71,734 ⁽²⁾	D	\$154.1658 ⁽⁶⁾	126,826	D	
Class A Common Stock	11/01/2021		S		27,950 ⁽²⁾	D	\$155.0338 ⁽⁷⁾	98,876	D	
Class A Common Stock	11/01/2021		S		4,900 ⁽²⁾	D	\$156.5316 ⁽⁸⁾	93,976	D	
Class A Common Stock	11/01/2021		S		1,710 ⁽²⁾	D	\$157.3593 ⁽⁹⁾	92,266	D	
Class A Common Stock	11/01/2021		S		3,563 ⁽²⁾	D	\$158.8801 ⁽¹⁰⁾	88,703	D	
Class A Common Stock	11/01/2021		S		7,900 ⁽²⁾	D	\$159.539 ⁽¹¹⁾	80,803	D	
Class A Common Stock	11/01/2021		S		100 ⁽²⁾	D	\$160.6	80,703	D	
Class A Common Stock	11/01/2021		S		1,650 ⁽²⁾	D	\$162.9076 ⁽¹²⁾	79,053	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	Amount or Number of Shares				
Stock Option (Right to Buy)	\$1.3	11/01/2021		M			34,691	01/01/2020	05/28/2025	Class A Common Stock	34,691	\$0	0	D	
Stock Option (Right to Buy)	\$2.04	11/02/2021		M			200,000	(13)	11/16/2027	Class A Common Stock	200,000	\$0	200,000	D	

Explanation of Responses:

- 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.
- The sales reported in this Form 4 were effected pursuant to a Rule 10b5-1 trading plan adopted by the reporting person on September 14, 2021.
- Represents the weighted average sale price of the shares sold from \$150.83 to \$151.82 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 \$151.83 to \$152.82 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.

5. Represents the weighted average sale price of the shares sold from \$152.83 to \$153.82 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.

6. Represents the weighted average sale price of the shares sold from \$153.83 to \$154.82 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.

7. Represents the weighted average sale price of the shares sold from \$154.83 to \$155.81 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.

8. Represents the weighted average sale price of the shares sold from \$156.00 to \$156.99 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.

9. Represents the weighted average sale price of the shares sold from \$157.01 to \$157.84 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.

10. Represents the weighted average sale price of the shares sold from \$158.29 to \$159.26 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.

11. Represents the weighted average sale price of the shares sold from \$159.31 to \$159.94 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.

12. Represents the weighted average sale price of the shares sold from \$162.85 to \$163.01 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.

13. Stock option vests monthly at the rate of 1/48 of the shares of Class A Common Stock underlying the stock option following October 9, 2017, the vesting commencement date, subject to continued service with the Issuer. The Reporting Person can elect to exercise the stock option at any time, provided that the shares acquired upon exercise remain subject to the applicable vesting schedule.

Remarks:

/s/ David Ritenour, Attorney-in-Fact 11/03/2021

** 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.

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