### UNITED STATES SECURITIES AND EXCHANGE COMMISSION

**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

**1. Name and Address of Reporting Person**

Linford Michael

C/O AFFIRM HOLDINGS, INC.

650 CALIFORNIA STREET

SAN FRANCISCO CA 94108

**2. Issuer Name and Ticker or Trading Symbol**

Affirm Holdings, Inc. [ AFRM ]

**3. Date of Earliest Transaction (Month/Day/Year)**

11/01/2023

**5. Relationship of Reporting Person(s) to Issuer**

Director

Chief Financial Officer

**4. If Amendment, Date of Original Filed (Month/Day/Year)**

11/03/2023

**6. Individual or Joint/Group Filing (Check Applicable Line)**

Form filed by One Reporting Person

Form filed by More than One Reporting Person

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

<table>
<thead>
<tr>
<th>Title of Security (Instr. 3)</th>
<th>2. Transaction Date (Month/Day/Year)</th>
<th>2A. Deemed Execution Date, if any (Month/Day/Year)</th>
<th>3. Transaction Code (Instr. 8)</th>
<th>4. Securities Acquired (A) or Disposed Of (D) (Instr. 3, 4 and 5)</th>
<th>5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)</th>
<th>6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)</th>
<th>7. Nature of Indirect Beneficial Ownership (Instr. 4)</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>
<td>C</td>
<td>D</td>
</tr>
<tr>
<td>Class A Common Stock</td>
<td>11/01/2023</td>
<td>F</td>
<td>761(1)</td>
<td>D</td>
<td>$17.61</td>
<td>B</td>
<td>D</td>
</tr>
</tbody>
</table>

**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 (Instr. 3)</th>
<th>2. Conversion or Exercise Price of Derivative Security</th>
<th>3. Transaction Date (Month/Day/Year)</th>
<th>3A. Deemed Execution Date, if any (Month/Day/Year)</th>
<th>4. Transaction Code (Instr. 8)</th>
<th>5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)</th>
<th>6. Date Exercisable and Expiration Date (Month/Day/Year)</th>
<th>7. Title and Date of Securities Underlying Derivative Security (Instr. 3 and 4)</th>
<th>8. Price of Derivative Security (Instr. 5)</th>
<th>9. Number of Derivative Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)</th>
<th>10. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)</th>
<th>11. Nature of Indirect Beneficial Ownership (Instr. 4)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Restricted Stock Units</td>
<td>(2) 11/01/2023</td>
<td>M</td>
<td>2,336</td>
<td>(1)</td>
<td>(1)</td>
<td>Class A Common Stock</td>
<td>2,336</td>
<td>$0</td>
<td>79,410</td>
<td>D</td>
<td>D</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. Each Restricted Stock Unit (RSU) represents a contingent right to receive one share of the Issuer’s Class A Common Stock.

3. The RSU’s 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:**

/s/ David Ritenour, Attorney-in-Fact 11/03/2023

**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).


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.