| SEC Form 4 FORM 4 | UNITED STA | TES SECURITIES AND EXCHANGE CO | OMMISSION | | | |
|--|-------------------|--|-----------------------------|--|-----------|--|
| | | OMB A | OMB APPROVAL | | | |
| Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b). | • • • • • • • • • | NT OF CHANGES IN BENEFICIAL OWN d pursuant to Section 16(a) of the Securities Exchange Act of 193 or Section 30(h) of the Investment Company Act of 1940 | | OMB Number: Estimated avera hours per respon | 0 | |
| 1. Name and Address of Reporting Person Linford Michael | n* | 2. Issuer Name and Ticker or Trading Symbol <u>Affirm Holdings, Inc.</u> [AFRM] | (Check all appli Directo | cable) or | 10% Owner | |
| (Last) (First) C/O AFFIRM HOLDINGS, INC. 650 CALIFORNIA STREET | (Middle) | 3. Date of Earliest Transaction (Month/Day/Year) 01/01/2024 | A below) | | | |
| | | 4. If Amendment, Date of Original Filed (Month/Day/Year) | 6. Individual or Line) | bint/Group Filing (Check Applicable | | |

(Street) CA 94108 FRANCISCO

(Zip)

(City) (State)

SAN

Rule 10b5-1(c) Transaction Indication

Check this box to indicate that a transaction was made pursuant to a contract, instruction or written plan that is intended to satisfy the affirmative defense conditions of Rule 10b5-1(c). See Instruction 10.

Class A

Commo

Stock

Class A

Commo

Stock

6,612

2,336

\$<mark>0</mark>

\$<mark>0</mark>

39,674

74,739

D

D

(3)

(4)

X

Person

Form filed by One Reporting Person

Form filed by More than One Reporting

3235-0287

0.5

11. Nature

of Indirect Beneficial

Ownership

(Instr. 4)

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) | | | | 5. Amount of Securities Beneficially Owned Following | 6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4) | 7. Nature of Indirect Beneficial Ownership | |
|---------------------------------|--|---|---|---|----------------------|---------------|---|---|---|------------|
| | | | Code | v | Amount | (A) or (D) | Price | Reported Transaction(s) (Instr. 3 and 4) | | (Instr. 4) |
| Class A Common Stock | 01/01/2024 | | М | | 8,948 | Α | \$ <mark>0</mark> | 108,011 | D | |
| Class A Common Stock | 01/01/2024 | | F | | 2,750 ⁽¹⁾ | D | \$49.14 | 105,261 | D | |

Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

3. Transaction Date 3A. Deemed Execution Date 1. Title of 5. Number 6. Date Exercisable and 8. Price of 7. Title and 9. Number of 10. 4. Transaction Code (Instr. Z. Conversion Derivative Security (Instr. 3) of Expiration Date (Month/Day/Year) Amount of Derivative derivative Ownership or Exercise Price of Security (Instr. 5) (Month/Day/Year) if any Derivative Securities Securities Form: Direct (D) (Month/Day/Year) Underlying 8) Beneficially Securities Derivative Acquired **Derivative Security** Owned or Indirect (A) or Disposed (Instr. 3 and 4) Security Following (I) (Instr. 4) Reported of (D) (Instr. 3, 4 and 5) Transaction(s) (Instr. 4) Amount or Number Date Expiration (D) Exercis Date Shares Code v (A) Title

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 January 1, 2024.

6 6 1 2

2.336

2. Each Restricted Stock Unit (RSUs) represents a contingent right to receive one share of the Issuer's Class A Common Stock.

3. RSU 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.

(3)

(4)

4. The RSUs 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:

Restricted

Restricted

Stock

Units

Stock

Units

/s/ Josh Samples, Attorney-in-01/03/2024

Fact

** 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).

01/01/2024

01/01/2024

** 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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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.