FORM 4

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

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OMB APPROVAL

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| Section 16. Form 4 or Form 5 |
| obligations may continue. See |
| Instruction 1(b). |

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 Addre Adkins Kathe | ss of Reporting Person <u>erine</u> | n [*] | 2. Issuer Name and Ticker or Trading Symbol Affirm Holdings, Inc. [AFRM] | | ationship of Reporting Person all applicable) Director Officer (give title | 10% Owner Other (specify |
|--------------------------------|--|----------------|--|------------------------|--|-----------------------------|
| | Last) (First) (Middle) C/O AFFIRM HOLDINGS, INC. 650 CALIFORNIA STREET | | 3. Date of Earliest Transaction (Month/Day/Year) 07/01/2022 | 71 | chief Legal Of | below) ficer |
| (Street) SAN FRANCISCO | CA | 94108 | 4. If Amendment, Date of Original Filed (Month/Day/Year) | 6. Indiv Line) X | vidual or Joint/Group Filing Form filed by One Repor Form filed by More than Person | rting Person |
| (City) (State) (Zip) | | (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) | Code (Ins | | Transaction Code (Instr. | | | | | 5. Amount of Securities Beneficially Owned Following Reported | 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 | Transaction(s) (Instr. 3 and 4) | | (msu. 4) | | |
| Class A Common Stock | 07/01/2022 | | M | | 2,796 | A | \$0 | 14,199 | D | | | |
| Class A Common Stock | 07/01/2022 | | F | | 848(1) | D | \$17.19 | 13,351 | D | | | |

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

| | | | | | | | | | | <u> </u> | | | | | | | |
|---|---|--|---|---|---|--|-------|--|--------------------|--|--|---|--|--|--|--|--|
| 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 | | | | | | |
| Restricted Stock Units | (2) | 07/01/2022 | | М | | | 2,325 | (3) | 10/26/2027 | Class A Common Stock | 2,325 | \$0 | 2,325 | D | | | |
| Restricted Stock Units | (2) | 07/01/2022 | | М | | | 166 | (4) | (4) | Class A Common Stock | 166 | \$0 | 5,794 | D | | | |
| Restricted Stock Units | (2) | 07/01/2022 | | M | | | 305 | (5) | (5) | Class A Common Stock | 305 | \$0 | 12,807 | 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 July 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. The RSUs vest in 24 equal monthly installments until August 1, 2022, subject to the Reporting Person's continuous service with the Issuer as of each vesting date.
- 4. The RSUs vest in 48 equal monthly installments after June 1, 2021, subject to the Reporting Person's continuous service with the Issuer as of each vesting date. This grant has no expiration date.
- 5. The RSUs vest in 48 equal monthly installments beginning February 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, Attorneyin-Fact
** Signature of Reporting Person

07/06/2022

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 form displays a currently valid OMB Number.