FORM 4

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

| Washington, D.C. 20549 | |
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STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

| | OMB APPROVAL | | | | | | | | | | |
|---|--------------------------|-----------|--|--|--|--|--|--|--|--|--|
| | OMB Number: | 3235-0287 | | | | | | | | | |
| | Estimated average burden | | | | | | | | | | |
| 1 | hours per response: | 0.5 | | | | | | | | | |

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

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934 or Section 30(h) of the Investment Company Act of 1940

| Name and Address of Reporting Person* Caro del Castillo Sharda | | | | | | 2. Issuer Name and Ticker or Trading Symbol Affirm Holdings, Inc. [AFRM] | | | | | | | | | | | k all appli Directo Officer | ctor er (give title | | 10% Ov | vner | | |
|---|---|--|---|---------|--|--|-------|---|------|----------------------------------|----------------|--|--|-----------------------|-----------------------------------|-------------------|---|---|----------------------|--|--|--|--|
| (Last) (First) (Middle) C/O AFFIRM HOLDINGS, INC. 650 CALIFORNIA STREET | | | | | | 3. Date of Earliest Transaction (Month/Day/Year) 02/01/2021 | | | | | | | | | | | X Officer (give title Officer Specify below) Chief Legal Officer | | | | | | |
| (Street) SAN FRANCISCO CA 94108 (City) (State) (Zip) | | | | | | 4. If Amendment, Date of Original Filed (Month/Day/Year) | | | | | | | | | | | ndividual or Joint/Group Filing (Check Applicable e) X Form filed by One Reporting Person Form filed by More than One Reporting Person | | | | | | |
| | | Tab | le I - No | n-Deriv | ative | Sec | uriti | ies Ad | cqu | uired, | Dis | posed o | of, o | r Ber | nefic | ially | Owned | l | | | | | |
| Da | | | | Date | 2. Transaction Date (Month/Day/Year) | | | 2A. Deemed Execution Date, if any (Month/Day/Year) | | | ction nstr. | 4. Securities Acquired (A) Disposed Of (D) (Instr. 3, 4 | | | I (A) or . 3, 4 a | 4 and 5) Se Be | | 5. Amount of Securities Beneficially Owned Following Reported | | n: Direct or Indirect nstr. 4) | 7. Nature of Indirect Beneficial Ownership | | |
| | | | | | | | | | Code | v | Amount | | (A) or (D) Pri | | Trans | | tion(s) and 4) | | | (Instr. 4) | | | |
| Class A (| Common St | ock | | 02/01 | 02/01/2021 | | | | 1 | M | | 3,333 | | A | (1) | | 20,833 | | D | | | | |
| Class A Common Stock 02/01 | | | | | /2021 | | | | | F | | 1,233 | | D | \$10 | 7.61 | 19,600 | | D | | | | |
| Class A Common Stock 03/01/2 | | | | | | 2021 | | | | M | | 3,333 | | A | A (1) | | 22,933 | | D | | | | |
| Class A Common Stock 03/01/2 | | | | | /2021 | 2021 | | | | F | | 1,247 D | | \$91 | L .44 | 21,686 | | D | | | | | |
| | | Т | able II - | | | | | | | | | osed of converti | | | | | wned | | | | | | |
| 1. Title of Derivative Security (Instr. 3) | 2. Conversion or Exercise Price of Derivative Security | 3. Transaction Date (Month/Day/Year) | 3A. Deem Execution if any (Month/D | n Date, | 4. Transa Code (I 8) | | on of | | Ex | Date Ex xpiration lonth/Da | Date | | 7. Title and Amount of Securities Underlying Derivative Sect (Instr. 3 and 4) | | Securi | D S (I | Price of erivative ecurity nstr. 5) | 9. Number derivative Securities Beneficial Owned Following Reported Transactio (Instr. 4) | e C S F Illy C | 10. Ownership Form: Direct (D) or Indirect (I) (Instr. 4) | 11. Nature of Indirect Beneficial Ownership (Instr. 4) | | |
| | | | | | Code | v | (A) | (D) | | ate xercisab | | Expiration Date | Title | | Amou or Numb of Share | er | | | | | | | |
| Restricted Stock Units | (1) | 02/01/2021 | | | М | | | 3,333 | | (2) | 1 | 12/31/2027 | Con | ass A nmon tock | 3,33 | 3 | \$0 | 76,667 | 7 | D | | | |

Explanation of Responses:

- 1. Each Restricted Stock Unit represents a contingent right to receive one share of the Issuer's Class A Common Stock
- 2. Restricted stock unit grant started vesting on January 1, 2021, and vests in equal monthly installments for a period of twenty-four months ending January 1, 2023, subject to the Reporting Person's continued employment with the Issuer as of each vesting date.

(2)

Remarks:

Restricted

Stock Units

/s/ David Ritenour, Attorney-

3,333

\$<mark>0</mark>

03/02/2021

73,334

D

in-Fact

Class A

Commor Stock

12/31/2027

** 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).

03/01/2021

** 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.

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