FORM 4

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

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

l	OMB APPROVAL										
l	OMB Number: 3235-0287										
l	Estimated average burden										
l	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

1. Name and Address of Reporting Person* Martincevic Silvija (Last) (First) (Midd C/O AFFIRM HOLDINGS, INC. 650 CALIFORNIA STREET	Issuer Name and Affirm Holdin Berry Holdin Date of Earliest Tri 11/01/2021	g <u>s, In</u>	<u>ıc.</u> [AFRM]		tionship of Reporting Person(s) to Issuer all applicable) Director 10% Owner Officer (give title Other (specify below) Chief Commercial Officer					
(Street) SAN FRANCISCO CA 9410 (City) (State) (Zip)	08	4. If Amendment, Da			`	Line) X	vidual or Joint/Group Filing (Check Applicable Form filed by One Reporting Person Form filed by More than One Reporting Person				
Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned 1. Title of Security (Instr. 3) 2. Transaction 2. Deemed 3. 4. Securities Acquired (A) or Disposed 5. Amount of 6. Ownership 7. Nature of											
,	Date (Month/Day/Year	r) Execution Date, if any (Month/Day/Year)	Transaction Code (Instr. 8)		Of (D) (Instr. 3	3, 4 and 5)	Securities Beneficially Owned Following Reported	Form: Direct (D) or Indirect (I) (Instr. 4)	Indirect Beneficial Ownership	
			Code	v	Amount	(A) or (D)	Price	Transaction(s) (Instr. 3 and 4)		(Instr. 4)	
Class A Common Stock	11/01/2021		M		150,000	A	\$8.8	167,737	D		
Class A Common Stock	11/01/2021		S		13,000(1)	D	\$151.5243 ⁽²⁾	154,737	D		
Class A Common Stock	11/01/2021		S		44,930(1)	D	\$152.2709 ⁽³⁾	109,807	D		
Class A Common Stock	11/01/2021		S		15,067(1)	D	\$153.2505 ⁽⁴⁾	94,740	D		
Class A Common Stock	11/01/2021		S		33,213(1)	D	\$154.3135 ⁽⁵⁾	61,527	D		
Class A Common Stock	11/01/2021		S		29,911 ⁽¹⁾	D	\$155.0341 ⁽⁶⁾	31,616	D		
Class A Common Stock	11/01/2021		S		3,060(1)	D	\$156.4559 ⁽⁷⁾	28,556	D		
Class A Common Stock	11/01/2021		S		2,244 ⁽¹⁾	D	\$157.1331(8)	26,312	D		
Class A Common Stock	11/01/2021		S		2,000(1)	D	\$158.7085 ⁽⁹⁾	24,312	D		
Class A Common Stock	11/01/2021		S		5,475(1)	D	\$159.5029(10)	18,837	D		
Class A Common Stock	11/01/2021		S		100(1)	D	\$160.6368(11)	18,737	D		
Class A Common Stock	11/01/2021		S		1,000(1)	D	\$162.916 ⁽¹²⁾	17,737	D		
Class A Common Stock	11/01/2021		М		3,333	A	\$0	21,070	D		

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

1,653(13)

D

\$152.66

19,417

D

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. Transa Code (8)		Derivative		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	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		Transaction(s) (Instr. 4)		
Stock Option (Right to Buy)	\$8.8	11/01/2021		M			150,000	(14)	06/05/2029	Class A Common Stock	150,000	\$0	615,101	D	
Restricted Stock Units	(15)	11/01/2021		М			3,333	(16)	12/31/2027	Class A Common Stock	3,333	\$0	46,667	D	

Explanation of Responses:

Class A Common Stock

1. 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.

11/01/2021

- 2. 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
- 3. 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.
- 4. 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
- 5. 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
- 6. Represents the weighted average sale price of the shares sold from \$154.83 to \$155.82 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 \$155.92 to \$156.86 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 \$156.93 to \$157.59 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 \$158.19 to \$159.02 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 \$159.22 to \$160.08 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 \$160.62 to \$160.69 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. 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, 2021.
- 14. Stock options vest with respect to 1/4 of the shares of the Issuer's Class A common stock, par value \$0.00001 per share ("Class A Common Stock"), underlying the stock option on the one-year anniversary of April 29, 2019, the vesting commencement date, and the remaining 3/4 of the shares underlying the option vest in equal monthly installments over the subsequent three years, in each case subject to continued service with the Issuer. The Reporting Person can elect to exercise the stock options at any time, provided that the shares acquired upon exercise remain subject to the applicable vesting schedule.
- 15. Each Restricted Stock Unit (RSU) represents a contingent right to receive one share of the Issuer's Class A Common Stock.
- 16. RSUs vest with respect to the shares of Class A Common Stock underlying the RSUs in monthly installments for a period of twenty-four months beginning on January 1, 2021, the vesting commencement date, subject to the Reporting Person's continued employment with the Issuer as of each vesting date.

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.

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.