FORM 4

## **UNITED STATES SECURITIES AND EXCHANGE COMMISSION**

Washington, D.C. 20549

## STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

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

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

|   |   |  |  |          |  |  |         | ., 00  |                                      | 00   |  |                     |                                 |   |   |   |                                     |  |   |
|---|---|--|--|----------|--|--|---------|--------|--------------------------------------|--|--|---------------------|---------------------------------|---|---|---|-------------------------------------|--|---|
| 1. Name and Address of Reporting Person*  Michalek Libor      |   |  |  |          |  | 2. Issuer Name and Ticker or Trading Symbol Affirm Holdings, Inc. [ AFRM ] |         |        |                                      |  |  |                     |                                 | (Ch   | 5. Relationship of Reporting Person(s) to Issuer (Check all applicable)    Director 10% Owner |   |                                     |  |   |
|   |   |  |  |          |  |  |         |        |                                      |  |  |                     |                                 |   |   |   |                                     | Other (  |   |
| (Last) (First) (Middle)                                       |   |  |  |          | 3. Date of Earliest Transaction (Month/Day/Year)   |  |         |        |                                      |  |  |                     |                                 |   | Officer below)  |   | below)                              |  |   |
| C/O AFFIRM HOLDINGS, INC.                                     |   |  |  |          |  | 08/01/2024   |         |        |                                      |  |  |                     |                                 |   |   | Pres  | sident                              |  |   |
| 650 CALIFORNIA STREET   |   |  |  |          |  | If Amendment, Date of Original Filed (Month/Day/Year)                      |         |        |                                      |  |  |                     |                                 |   | 6. Individual or Joint/Group Filing (Check Applicable   |   |                                     |  |   |
| <u> </u>  |   |  |  |          |  |  |         |        |                                      |  |  |                     |                                 |   | _ine)  ✓ Form filed by One Reporting Person   |   |                                     |  |   |
| (Street)  |   |  |  |          |  | Form filed by More than One Reporting                                      |         |        |                                      |  |  |                     |                                 |   |   |   |                                     |  |   |
| SAN CA 94108  |   |  |  |          |  | Form filed by More than One Reporting Person                               |         |        |                                      |  |  |                     |                                 |   |   |   |                                     |  | or urig   |
| FRANCISCO   |   |  |  |          | Rule 10h5-1(c) Transaction Indication  |  |         |        |                                      |  |  |                     |                                 |   |   |   |                                     |  |   |
| ,   |   |  |  |          | -   '\   | Rule 10b5-1(c) Transaction Indication                                      |         |        |                                      |  |  |                     |                                 |   |   |   |                                     |  |   |
| (City) (State) (Zip)  |   |  |  |          | 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. |  |         |        |                                      |  |  |                     |                                 |   |   |   |                                     |  |   |
|   |   | Tah  | le I - No  | n-Deriv  | vative   | Sec  | curiti  | ies Ac | auired                               | Dis  | nosed (  | of c                | or Ber                          | neficial                                      | lly Owned   |   |                                     |  |   |
| 4 Tible of (  | 2it (l  |  | 101 110  |          |  | _  |         |        | 3.                                   |  |  |                     |                                 |   | 5. Amou   |   | 6 011                               | nership  | 7. Nature of  |
| 1. Title of Security (Instr. 3)  2. Transac Date (Month/Date) |   |  |  |          |  | Execution Date,  |         |        | Transaction Disposed Code (Instr. 5) |  | ities Acquired (A) or<br>d Of (D) (Instr. 3, 4 and |                     | Securition Beneficition Owned I | Securities<br>Beneficially<br>Owned Following |   | Direct<br>Indirect<br>str. 4)   | Indirect<br>Beneficial<br>Ownership |  |   |
|   |   |  |  |          |  |  |         |        | Code                                 | v  | Amount (   |                     | (A) or<br>(D)                   | Price   | Transac   | Reported<br>Transaction(s)<br>(Instr. 3 and 4)  |                                     |  | (Instr. 4)  |
| Class A Common Stock 08/01/2                                  |   |  |  |          |  | 2024   |         |        | M                                    |  | 2,336  |                     | A                               | \$ <mark>0</mark>                             | 153   | 153,012   |                                     | D  |   |
| Class A Common Stock 08/01/                                   |   |  |  |          | /2024  | 2024   |         |        | F                                    |  | 1,184(1)   |                     | D                               | \$26.4  | 2 151   | 151,828   |                                     | D  |   |
| Class A Common Stock  |   |  |  |          |  |  |         |        |                                      |  |  |                     |                                 |   | 872   | 2,114   |                                     | I  | Michalek<br>2007<br>Trust<br>dated<br>March<br>21,<br>2007 <sup>(2)</sup> |
|   |   | Т  | able II -  |          |  |  |         |        | ,                                    |  |  | •                   |                                 |   | / Owned   |   |                                     | <u> </u>   |   |
|   |   |  |  | (e.g., p | outs,  | calls  | s, wa   | rrants | , optio                              | ns, c  | converti   | ble                 | secu                            | rities)                                       |   |   |                                     |  |   |
| 1. Title of<br>Derivative<br>Security<br>(Instr. 3)           | 2.<br>Conversion<br>or Exercise<br>Price of<br>Derivative<br>Security | 3. Transaction<br>Date<br>(Month/Day/Year) | 3A. Deemed<br>Execution Date,<br>if any<br>(Month/Day/Year |          | 4.<br>Transactic<br>Code (Inst<br>8)   |  | on of E |        | Expiration                           | 6. Date Exercis:<br>Expiration Date<br>Month/Day/Yea |  | r) Am<br>Sec<br>Und |                                 | Security<br>1 4)                              | 8. Price of<br>Derivative<br>Security<br>(Instr. 5)   | 9. Number<br>derivative<br>Securities<br>Beneficial<br>Owned<br>Following<br>Reported<br>Transactio<br>(Instr. 4) | iy                                  | Ownership<br>Form:<br>Direct (D)<br>or Indirect<br>(I) (Instr. 4 | Beneficial<br>Ownership<br>(Instr. 4)                                     |
|   |   |  |  |          | Code   | v  | (A)     | (D)    | Date<br>Exercisat                    |  | Expiration<br>Date                                 | Title               |                                 | Amount<br>or<br>Number<br>of<br>Shares        |   |   |                                     |  |   |
| Restricted<br>Stock<br>Units                                  | (3)   | 08/01/2024                                 |  |          | M  |  |         | 2,336  | (4)                                  |  | (4)  | Cor                 | ass A<br>mmon<br>tock           | 2,336   | \$0   | 58,390  | )                                   | 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 August 1, 2024.
- 2. The shares are held by the Michalek 2007 Family Trust dated March 21, 2007. The Reporting Person and his spouse are trustees of the trust.
- 3. Each Restricted Stock Unit (RSU) represents a contingent right to receive one share of the Issuer's Class A Common Stock.
- 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:

/s/ Josh Samples, Attorney-in-

08/05/2024

**Fact** 

\*\* Signature of Reporting Person

Date

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

- $^{\star}$  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.