FORM 4

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

Washington, D.C. 20549

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OMB APPROVAL OMB Number: 3235-0287 STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP Estimated average burden

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* <u>Linford Michael</u>  |  |            |                           |                 |  | 2. Issuer Name and Ticker or Trading Symbol Affirm Holdings, Inc. [ AFRM ] |                                   |  |          |  |        |                  |  |   | (Ch            | 5. Relationship of Reporting Perso (Check all applicable)  Director  Officer (give title |   |   |             | suer<br>wner<br>specify |
|--|--|------------|---------------------------|-----------------|--|--|-----------------------------------|--|----------|--|--------|------------------|--|---|----------------|--|---|---|-------------|-------------------------|
| (Last) (First) (Middle) C/O AFFIRM HOLDINGS, INC. 650 CALIFORNIA STREET  |  |            |                           |                 |  | 3. Date of Earliest Transaction (Month/Day/Year) 08/01/2022                |                                   |  |          |  |        |                  |  |   |                | X belo   |   |   | below)      | oposity                 |
| (Street)<br>SAN<br>FRANCE  | ISCO CA  | <b>A</b> 9 | 94108                     |                 | 4. If <i>i</i>   | 4. If Amendment, Date of Original Filed (Month/Day/Year)                   |                                   |  |          |  |        |                  | Line   | ndividual or Joint/Group Filing (Check Applicable e)  X Form filed by One Reporting Person Form filed by More than One Reporting Person |                |  |   |   |             |                         |
| (City)   | (S   | tate) (    | (Zip)                     |                 |  |  |                                   |  |          |  |        |                  |  |   |                |  |   |   |             |                         |
|  |  | Tab        | le I - Noi                | n-Deriv         | ative  | Sec  | urit                              | ies Ad   | cqu      | ired,  | Dis    | posed c          | of, o  | r Ben   | eficial        | ly Own   | ed  |   |             |                         |
| 1. Title of Security (Instr. 3)  2. Transac Date (Month/Date)  |  |            |                           | Execution Date, |  | ,  | Transaction Di<br>Code (Instr. 5) |  | Disposed | 4. Securities Acquired (A)<br>Disposed Of (D) (Instr. 3, 4<br>5)                               |        |                  | Secu<br>Bene                                   | icially<br>d Following  | Form<br>(D) o  | wnership<br>n: Direct<br>or Indirect<br>nstr. 4)   | 7. Nature<br>of Indirect<br>Beneficial<br>Ownership<br>(Instr. 4) |   |             |                         |
|  |  |            |                           |                 |  |  |                                   | -  | Code     | v  | Amount |                  | (A) or<br>(D)                                  | Price   | Trans          | action(s)<br>3 and 4)  | ction(s)  |   | (111341. 4) |                         |
| Class A Common Stock 08/01/2   |  |            |                           |                 | /2022  | 2022   |                                   |  | M        |  | 3,333  |                  | A  | \$0   |                | 66,296   |   | D |             |                         |
| Class A Common Stock 08/01/2   |  |            |                           |                 | /2022  | 2022 F 1,464 <sup>(1)</sup> D  |                                   | \$27.1   | 7        | 64,832   |        | D                |  |   |                |  |   |   |             |                         |
| Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities) |  |            |                           |                 |  |  |                                   |  |          |  |        |                  |  |   |                |  |   |   |             |                         |
| 1. Title of<br>Derivative<br>Security<br>(Instr. 3)  | ative conversion or Exercise (Month/Day/Year)   Execution Date, if any C C C   Price of Derivative Security   Security   Execution Date, if any (Month/Day/Year)   8 |            | Transac<br>Code (Ir<br>8) |                 | n of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5) |  | Exp<br>(Mo                        | Date Expiration  Expiration Date  Month/Day/Year)  Date Expiration  Exercisable Date |          | Amount of<br>Securities<br>Underlying<br>Derivative Secu<br>(Instr. 3 and 4)  Amo<br>or<br>Num |        | Amount or Number | 8. Price<br>Derivati<br>Security<br>(Instr. 5) |   | e<br>s<br>illy | 10.<br>Ownership<br>Form:<br>Direct (D)<br>or Indirect<br>(I) (Instr. 4)                 | Beneficial<br>Ownership<br>(Instr. 4)                             |   |             |                         |

## **Explanation of Responses:**

(2)

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, 2022.

3,333

- 2. Each Restricted Stock Unit (RSUs) represents a contingent right to receive one share of the Issuer's Class A Common Stock.
- 3. 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.

(3)

## Remarks:

Restricted

Stock

Units

/s/ David Ritenour, Attorney-

3,333

\$<mark>0</mark>

08/03/2022

16,667

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.

 $^{\star}$  If the form is filed by more than one reporting person, see Instruction 4 (b)(v).

08/01/2022

\*\* 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.