| FORM 4 | UNITED STATES SECURITIES AND EXCHANGE COMMISSI Washington, D.C. 20549 | | | | | | | | | | |
|------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------|-------------------------|--|--|--|--|--|--|--|--|
| Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b). | STATEMENT OF CHANGES IN BENEFICIAL OWNERSHI 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 Pers Jiyane Siphelele | son [*] | 2. Issuer Name and Ticker or Trading Symbol Affirm Holdings, Inc. [AFRM] | 5. Relatio (Check al | | | | | | | | |
| (Last) (First) C/O AFFIRM HOLDINGS, INC | (Middle) | 3. Date of Earliest Transaction (Month/Day/Year) 06/01/2024 | X | | | | | | | | |
| 650 CALIFORNIA STREET | - | 4. If Amendment, Date of Original Filed (Month/Day/Year) | 6. Individ Line) | | | | | | | | |
| (Street) SAN CA | 94108 | | | | | | | | | | |

| OMB APPROVAL | | | | | | | | | |
|--------------------------|---------|--|--|--|--|--|--|--|--|
| OMB Number: 3235-0287 | | | | | | | | | |
| Estimated average burden | | | | | | | | | |
| hours per respon | se: 0.5 | | | | | | | | |

COMMISSION

| | | | | 1 114 | | | | | | | mpany Act | | 1001 | | | | | | |
|--------------------------------------------------------------------------|-----------------------------------------------------------------------|--------------------------------------------|-----------------------------------------------|---------|-----------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------|----------|--------------------------------------------------------------|-------|----------------------------------------------------------|----------------------------|----------------------------------------|--------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------|--------------------|-------------------------------------------------------------------|--|
| 1. Name and Address of Reporting Person [*] Jiyane Siphelele | | | | | | 2. Issuer Name and Ticker or Trading Symbol Affirm Holdings, Inc. [AFRM] | | | | | | | | 5. Relationship of Reporting Person(s) to Issuer (Check all applicable) Director 10% Owner | | | | | |
| (Last) C/O AFI | t) (First) (Middle) AFFIRM HOLDINGS, INC. | | | | | Date o /01/2 | | est Trar | nsaction (M | Ionth | /Day/Year) | | below) | er (give title v) hief Accounti | | Other (s below) s Officer | pecify | | |
| 650 CALIFORNIA STREET | | | | | | 4. If Amendment, Date of Original Filed (Month/Day/Year) | | | | | | | | 6. Individual or Joint/Group Filing (Check Applicable Line) | | | | | |
| (Street) SAN FRANC | ISCO C. | CA 94108 | | | | | | | | | | | | | X Form filed by One Reporting Person Form filed by More than One Reporting Person | | | | |
| (City) | (S | tate) | (Zip) | | _ Rı | Rule 10b5-1(c) Transaction Indication 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. | | | | | | | | | | | | | |
| | | Tab | le I - Noi | n-Deriv | vative | | | | | | | | | Ily Owned | | | | | |
| 1. Title of Security (Instr. 3) 2. Tra Date | | | | | saction /Day/Year) | | 2A. Deemed Execution Date, if any (Month/Day/Year | | 3. Transaction Code (Instr | | 4. Securities Acquired (A) Disposed Of (D) (Instr. 3, | | ed (A) or | 5. Amou Securiti Benefici Owned | int of es ially Following | 6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4) | | 7. Nature of Indirect Beneficial Ownership | |
| | | | | | | | | | Code | v | Amount | (A) c (D) | r Price | Reporte Transac (Instr. 3 | ction(s) | | | (Instr. 4) | |
| Class A Common Stock 06/0 | | | | | 1/2024 | /2024 | | | | | 12,82 | 7 A | \$0 | 226,427 | | | D | | |
| Class A (| Common St | ock | | 06/0 | 1/2024 | 1 | | | F | | 5,098 | ⁽¹⁾ D | \$ <mark>29</mark> . | 27 221 | ,329 ⁽²⁾ | | D | | |
| | | 1 | | | | | | | | | osed of converti | | | y Owned | | | | | |
| 1. Title of Derivative Security (Instr. 3) | 2. Conversion or Exercise Price of Derivative Security | 3. Transaction Date (Month/Day/Year) | 3A. Deemo Execution if any (Month/Da | Date, | 4. Transaction Code (Instr. 8) | | 5. Number n of | | 6. Date Exercisable a Expiration Date (Month/Day/Year) | | Ð | | | 8. Price of Derivative Security (Instr. 5) | 9. Number derivative Securities Beneficiall Owned Following Reported Transactio (Instr. 4) | Ownershi Form: Iy Direct (D) or Indirec (I) (Instr. 4 | Ownership Form: | 11. Nature of Indirect Beneficial Ownershi (Instr. 4) | |
| | | | | | Code | v | (A) | (D) | Date Exercisat | | Expiration Date | Title | Amount or Number of Shares | | | | | | |
| Restricted Stock Units | (3) | 06/01/2024 | | | М | | | 3,784 | (4) | | 10/26/2027 | Class A Common Stock | 3,784 | \$0 | 2,524 | | D | | |
| Restricted Stock Units | (3) | 06/01/2024 | | | М | | | 294 | (5) | - | 07/14/2028 | Class A Common Stock | 294 | \$0 | 1,081 | | D | | |
| Restricted Stock Units | (3) | 06/01/2024 | | | М | | Γ | 1,666 | (6) | | (6) | Class A Common Stock | 1,666 | \$0 | 6,668 | | D | | |
| Restricted Stock Units | (3) | 06/01/2024 | | | М | | | 1,667 | (7) | | (7) | Class A Common Stock | 1,667 | \$0 | 13,334 | | D | | |
| Restricted Stock Units | (3) | 06/01/2024 | | | М | | Γ | 2,083 | (8) | | (8) | Class A Common Stock | 2,083 | \$0 | 20,834 | | D | | |
| Restricted Stock Units | (3) | 06/01/2024 | | | м | | | 3,333 | (9) | | (9) | Class A Common Stock | 3,333 | \$0 | 36,667 | , | 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 June 1, 2024.

2. Includes 663 shares of common stock purchased in an exempt transaction under the issuer's employee stock purchase plan.

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

6. With respect to the shares of Class A Common Stock underlying the RSUs, the RSUs vested in equal monthly installments from September 1, 2022 until August 1, 2023. Beginning September 1, 2023, the RSUs vest in equal quarterly installments, subject to the Reporting Person's continued employment with the Issuer as of each vesting date.

7. Grant of Restricted Stock Units (RSUs) under the Issuer's Amended and Restated 2012 Stock Plan. The RSUs vest in twelve quarterly installments beginning September 1, 2023.

8. RSUs vest with respect to the shares of Class A Common Stock underlying the restricted stock units in equal quarterly installments for a period of three years beginning March 1, 2024, the vesting commencement date, subject to the Reporting Person's continued employment with the Issuer as of each vesting date.

9. RSUs vest with respect to the shares of Class A Common Stock underlying the restricted stock units in equal quarterly installments for a period of three years beginning June 1, 2024, the vesting commencement date, subject to the Reporting Person's continued employment with the Issuer as of each vesting date.

Remarks:

^{4.} With respect to the shares of Class A Common Stock underlying the RSUs, the RSUs vested in equal monthly installments from October 1, 2020 until August 1, 2023. Beginning September 1, 2023, the RSUs vest in equal quarterly installments, subject to the Reporting Person's continued employment with the Issuer as of each vesting date

^{5.} With respect to the shares of Class A Common Stock underlying the RSUs, the RSUs vested in equal monthly installments from July 1, 2021 until August 1, 2023. Beginning September 1, 2023, the RSUs vest in equal quarterly installments, subject to the Reporting Person's continued employment with the Issuer as of each vesting date.

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.