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 | | | | | | | | | |
| 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* Jiyane Siphelele (Last) (First) (Middle) C/O AFFIRM HOLDINGS, INC. 650 CALIFORNIA STREET | | | | | 3. E | Susuer Name and Ticker or Trading Symbol Affirm Holdings, Inc. [AFRM] Date of Earliest Transaction (Month/Day/Year) 06/01/2021 | | | | | | | | (Che | 5. Relationship of Reporting Person(s) to Issuer (Check all applicable) Director 10% Owner X Officer (give title Other (specify below) Vice President, Controller | | | | | |
|---|---|--|--|-------|-----------------|---|------|--|---|---------------------------|--------------------|---|-------|--|--|--|----|--|---------------------------------------|--|
| (Street) SAN FRANCE | ISCO C. | A tate) | 94108 (Zip) | | - | 4. If Amendment, Date of Original Filed (Month/Day/Year) | | | | | | | | | Individual or Joint/Group Filing (Check Applicable ne) X Form filed by One Reporting Person Form filed by More than One Reporting Person | | | | | |
| Table I - Non-Deriva 1. Title of Security (Instr. 3) 2. Transac Date (Month/Date) | | | | | action | ction 2A. Deemed Execution Date, | | | Code (Instr. 5) | | | ired (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) (D) | or P | rice | | oorted nsaction(s) tr. 3 and 4) | | | (Instr. 4) | |
| Class A Common Stock 06/01/ | | | | | | | 2021 | | | | 3,765 | i A | | (1) | 13,976 | | | D | | |
| Class A Common Stock 06/01/ | | | | | L/ 202 1 | 2021 | | F | | 1,759 ⁽²⁾ D \$ | | 62.5 | 2 12 | 12,217 | | D | | | | |
| | | Т | able II - | | | | | | quired, [s, optio | | | | | | Owned | | | | | |
| 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/Da | Date, | | Transaction Code (Instr. | | umber ivative urities juired or posed D) tr. 3, 4 5) | 6. Date Exercisa Expiration Date (Month/Day/Yea | | ! | 7. Title and Amount of Securities Underlying Derivative Secur (Instr. 3 and 4) | | urity | 8. Price of Derivative Security (Instr. 5) | 9. Number of derivative Securities Beneficially Owned Following Reported Transaction((Instr. 4) | ly | 10. Ownership Form: Direct (D) or Indirect (I) (Instr. 4) | Beneficial Ownership (Instr. 4) | |
| | | | | | Code | v | (A) | (D) | Date Exercisal | | Expiration Date | Title | or | ount nber ires | | | | | | |
| Restricted Stock Units | (1) | 06/01/2021 | | | M | | | 167 | (3) | 0 | 08/22/2026 | Class A Commo Stock | | 67 | \$0 | 3,667 | | D | | |
| Restricted Stock Units | (1) | 06/01/2021 | | | M | | | 1,440 | (4) | 1 | 0/26/2027 | Class A Commo Stock | n 1,4 | 140 | \$0 | 20,160 | | D | | |
| Restricted Stock Units | (1) | 06/01/2021 | | | M | | | 1,262 | (5) | 1 | 0/26/2027 | Class A Commo Stock | | 262 | \$0 | 50,454 | , | D | | |
| Restricted Stock Units | (1) | 06/01/2021 | | | M | | | 896 | (6) | 1 | 2/31/2027 | Class A Commo | | 96 | \$0 | 17,021 | | 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. 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 Class A Common Stock underlying the Reporting Person's restricted stock units that vested on June 1, 2021.
- 3. Restricted stock units vest with respect to the shares of Class A Common Stock underlying the restricted stock units in equal monthly installments for a period of forty-eight months beginning on April 1, 2019, the vesting commencement date, subject to the Reporting Person's continued employment with the Issuer as of each vesting date.
- 4. Restricted stock units vest with respect to the shares of Class A Common Stock underlying the restricted stock units in equal monthly installments for a period of twenty-four months beginning on August 1, 2020, the vesting commencement date, subject to the Reporting Person's continued employment with the Issuer as of each vesting date.
- 5. Restricted stock units vest with respect to the shares of Class A Common Stock underlying the restricted stock units in equal monthly installments for a period of forty-eight months beginning on October 1, 2020, the vesting commencement date, subject to the Reporting Person's continued employment with the Issuer as of each vesting date.
- 6. Restricted stock units vest with respect to the shares of Class A Common Stock underlying the restricted stock units 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, Attorneyin-Fact

06/03/2021

** 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.