

Health and Safety Policy

PURPOSE

Affirm, Inc. (“Affirm” or the “Company”), is committed to providing a healthy and safe working environment free from hazards.

The purpose of this document is to provide a governing policy for establishing, and implementing, a safe and healthy work environment at Affirm. This policy is applicable to Affirm, Inc. and its subsidiaries.

REGULATORY COMPLIANCE

All relevant health and safety policies, procedures, and programs at Affirm are designed to comply with all local, state, provincial, federal, and international laws and regulations that govern such activities in those jurisdictions where Affirm operates. Affirm has implemented an integrated occupational health and safety management system based upon, and guided by, federally and internationally recognized standards and principles; including ISO 45001 and ISO 14001.

POLICY STATEMENT

It’s on us. At Affirm, each and every one of us contributes to a safe and secure environment where ideas can flourish, and we can be our best selves. Affirm will take all reasonable steps to comply with its statutory obligations, and all other applicable rules and regulations, with the objective of ensuring a safe and healthy workplace for all.

The Affirm Senior Leadership Team is ultimately responsible for taking reasonable steps to facilitate enterprise wide health and safety at Affirm and for oversight of all health and safety related programs and activities. As such, senior leadership has delegated to the Global Safety and Physical Security (“GSPS”) Team all program responsibilities related to employee health and safety functions and related activities, policies, procedures, and processes. The Head of GSPS has tasked all relevant Employee Health and Safety (“EHS”) related activities to the EHS Team within the Global Safety and Physical Security function at Affirm.

Any and all accidents, injuries, health and safety hazards, unsafe working conditions, or other EHS related incidents that occur as a result of your employment at Affirm (while in an Affirm office, while traveling on behalf of Affirm, while attending an Affirm-sponsored event, while performing work on behalf of Affirm remotely) must be reported. This DOES NOT mean that all reports meet the legal threshold for being related to, as a result of, or caused by your employment obligations.

Affirm remains committed to recognizing opportunities for safety improvement and fosters a culture of continuous improvement programs to identify, address, and reduce health and safety risks.

All Affirmers, Contractors and/or Vendors performing work on behalf of Affirm, and guests and visitors of Affirm are required to:

- Immediately eliminate and/or report any and all unsafe working conditions, safety hazards, or unsafe work practices to their supervisor (for Affirmers), their employer and Affirm relationship manager (for contractors and/or vendors performing work on behalf of Affirm), or an Affirm employee or representative of the GSPS team (for guests and visitors that are visiting an Affirm office or attending an in-person event);
- Immediately, or as soon as reasonably possible, report all accidents, injuries, and/or near misses that occur during the performance of their job duties to the applicable party designated above;
- Ensure adherence to all EHS policies and practices at Affirm; and
- Champion a healthy and safe working environment for all.

When any EHS related activity or concern is reported in good faith, the reporter shall not be subject to any form of disciplinary action or reprisal for reporting.

Affirm employee managers, and vendor relationship managers, are responsible for adherence to this policy by their employees, contractors, and vendors who are performing work for Affirm while under their supervision. Managers have various responsibilities in the workplace, including the responsibility to ensure that employees work in compliance with established safe work practices and procedures. Affirm hosts are responsible for adherence to this policy by their invited guests while in an Affirm office or while attending an Affirm sponsored event.

REPORTING, PROCESS, PROCEDURES, AND DOCUMENTATION

If you are actively experiencing a life-threatening emergency, always contact your local emergency service provider first and the GSPS Team second.

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Reports in relation to this policy can be reported through the following methods:

- Report directly to the Global Safety and Physical Security Team;
 - For life-threatening emergencies - always contact your local emergency services number first and the GSPS Team second
- Report directly to any of the in-Office Security Reception Desks (where applicable and when staffed)
- Your People Business Partner; or
- Your manager.

Reports can also be made to our Ethics reporting hotline, either identifiably or anonymously, via www.AffirmEthics.com by web, SMS, or telephone. Work related injuries cannot be submitted anonymously.

People managers, People Business Partners, or any individual outside of the GSPS Team who receive a report, or otherwise learn of a health or safety incident, must immediately inform the GSPS Team.

CONFIDENTIALITY

The identity of an individual making any report will be protected to the extent reasonably practicable and legally permitted, consistent with the need to conduct an adequate investigation and/or reporting obligations. Information gathered during the report and any subsequent follow-up will be kept confidential to the same limitations, except where there exists a need to know in order to meet reporting requirements, preserve human life, resolve the issue, or where disclosure is necessary to other parties, both internal and external, for legal and/or health and safety compliance reasons.

RETALIATION

Affirm will not tolerate any retaliation against an individual who makes a good-faith report under this Policy. Any employees who engage in retaliation will be subject to disciplinary action up to and including termination of employment.

POLICY VIOLATIONS

Failure to comply with this Policy, without appropriate prior approval, is a policy violation. Policy violations may result in corrective action, up to and including termination of employment. If a policy violation occurs, the situation must be escalated to the Policy owner and related remedial actions taken in a timely manner. Issues must be documented in accordance with any applicable documented policies and procedures.