

Environmental Policy

PURPOSE

Affirm, Inc., including its affiliates and subsidiaries (“Affirm” or the “Company”), recognizes the global significance of climate change and the important role businesses play in advancing the transition to a low-carbon economy. Affirm strives to promote environmental sustainability by minimizing the environmental impact of our operations and identifying opportunities to increase energy efficiency and reduce waste generation. This policy establishes a basis for Affirm’s commitment to environmental responsibility and is governed by Affirm’s Environmental, Social and Governance (“ESG”) Steering Committee, which is comprised of senior members of Affirm’s management team, with oversight by the Nominating and Governance Committee of the Board of Directors of Affirm Holdings, Inc.

COMMITMENTS

Affirm is committed to the following environmental practices:

- Minimizing the environmental impact of our operations from our office locations and cloud-based data servers;
- Conserving energy and water usage and minimizing electronic waste from going to landfills;
- Identifying opportunities to improve our environmental performance by, for example, establishing objectives and targets, measuring progress, and reporting our performance through public disclosures;
- Complying with applicable environmental laws and regulations;
- Partnering with our hosting providers that deliver our cloud services to explore practices that minimize the environmental impact of operating our infrastructure;
- Conducting an internal assessment of the environmental risks and opportunities associated with climate change on our business;
- Leasing office locations in buildings with accredited green building certifications;
- Promoting recycling and composting at our office locations;

- Encouraging our suppliers, merchants, and vendors to be environmentally conscious and responsible in managing their environmental impact; and
- Engaging with stakeholders, including our stockholders, merchants and employees, as we develop and execute on our environmental priorities.