



Affirm and Shopify launch Shop Pay Installments in Australia

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Australian merchants on Shopify can now give their customers a flexible way to pay over time, with no late fees.



SYDNEY—(BUSINESS WIRE)—Aug. 27, 2026— Affirm expands its global partnership with Shopify to launch Shop Pay Installments in Australia. Powered exclusively by Affirm, it provides Australians the added flexibility to pay over time with no hidden fees, using the Shop Pay button they already trust.

Millions of shoppers have made billions of dollars in purchases since Shop Pay Installments launched in 2021, making it one of Shopify's most popular payment options across the US, Canada, and the UK.

The launch marks Affirm's return to Australia, bringing its global partnership with Shopify to Australian merchants.

"Australians helped shape Buy Now, Pay Later as we know it, which is why we expect more from it than most," said **Nitin Kashid, Australia Country Manager at Affirm**. "In partnership with Shopify, Affirm built Shop Pay Installments for the future – a way to pay with even more flexible terms and no late fees, ever."

"Shop Pay is the world's highest-converting checkout, adopted by over 250 million buyers globally," said **Rohit Mishra, VP of Product, Payments & Cross-Border at Shopify**. "With Affirm, our merchants can extend that value by offering consumers a simple, fast, and trusted way to pay over time. Bringing Shop Pay Installments to Australia unlocks even more flexibility and choice, helping our merchants continue to meet consumers where they are and how they like to shop."

Shop Pay Installments lets eligible shoppers split their purchases into fortnightly or monthly payments. If approved, shoppers can choose from interest-free or interest-bearing payment plans and see exactly what they'll pay before committing.

Affirm underwrites every transaction individually, making a real-time credit decision and only approving shoppers after an assessment of their ability to repay. Because Affirm charges no late fees, account fees or compounding interest, Affirm only succeeds when shoppers repay. The result is Shop Pay Installments, an option merchants can put their name behind and customers can rely on.

For Shopify's Australian merchants, getting started is simple. Shop Pay Installments can be switched on in a few clicks through the Shopify admin dashboard. It gives businesses of every size another way to lift conversion and grow basket sizes. In North America, more than 90% of Affirm purchases come from repeat customers, a sign of how a fair, transparent experience keeps people coming back.

Shopify and Affirm are continuing to bring Shop Pay Installments to additional countries where fair, high-performing pay-later options are in demand from merchants and consumers.

About Affirm

Affirm's mission is to provide honest financial products that improve lives. By building a payment network based on trust, transparency and putting people first, we empower consumers to spend responsibly and give businesses the tools to fuel their growth. Unlike some credit cards or other pay-over-time options, we underwrite every transaction, provide clear and upfront disclosures, and never charge late or hidden fees.

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