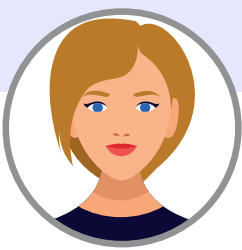


How affirm empowers consumers

Affirm provides transparent and flexible pay-over-time options without depending on late fees, compounding interest or gimmicks like deferred interest.

Here's how it works

Last year, Ashley and Nicole needed new tires for their cars, which cost them each \$1,000. They both chose to pay their purchases off over time, paying the minimum due each month.



Ashley

Ashley put the purchase on a new credit card and only paid the minimum amount due each month. Her credit card has a 20% APR with compounding interest and a minimum payment amount due each month of 3% of her card balance or \$30 (whichever is greater). Ashley unfortunately made one of her payments late.

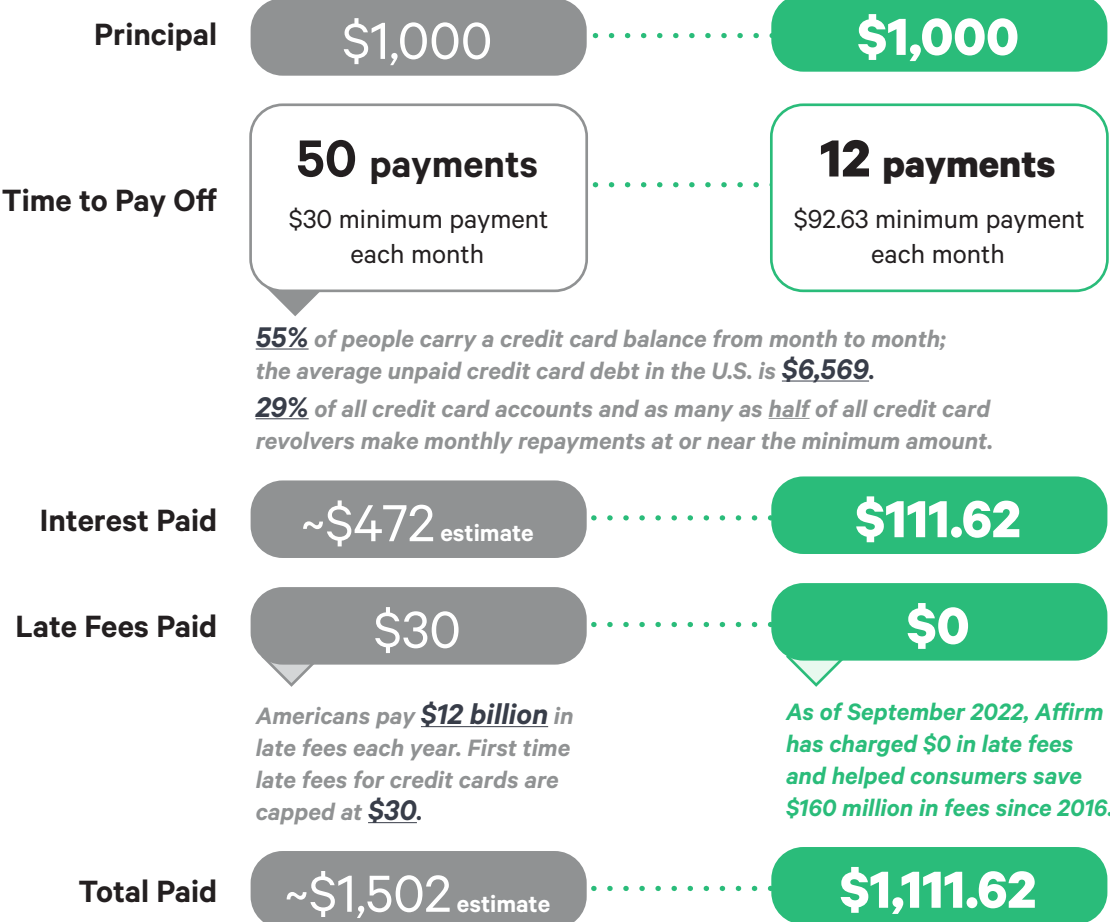


Nicole

Nicole applied at the point of sale and was approved for a 12-month installment loan at 20% APR simple interest from Affirm resulting in a \$92.63 minimum payment each month. Nicole also made one late payment.

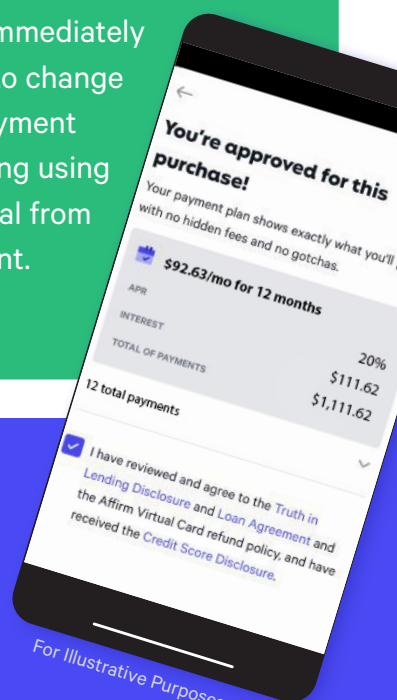


Credit Cards



Prior to making her purchase, Ashley did not receive a disclosure from her credit card company to let her know how much she could end up paying over time. She received this information after her purchase on her monthly credit card statement. She has multiple payment options including the possibility of direct withdrawal from her bank account.

Before agreeing to her purchase, this is the disclosure Nicole received from Affirm. After purchase, she immediately has the option to change her monthly payment method, including using direct withdrawal from her bank account.



Rates from 0–36% APR. Payment options through Affirm are subject to an eligibility check and are provided by these lending partners: affirm.com/lenders. Options depend on your purchase amount, and a down payment may be required. For example, a \$800 purchase might cost \$72.21/mo over 12 months at 15% APR. CA residents: Loans by Affirm Loan Services, LLC are made or arranged pursuant to a California Finance Lender license. For licenses and disclosures, see affirm.com/licenses.

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