FORM 4

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

| Vashington, | D.C. 20549 |
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STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

| OMB APPROVAL | | | | | | | | | | |
|---------------------|-----------|--|--|--|--|--|--|--|--|--|
| OMB Number: | 3235-0287 | | | | | | | | | |
| Estimated average b | urden | | | | | | | | | |
| 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

| | | | | | | | | | | | _ | | _ | | | | | _ | | | | |
|---|--|--|--|-------|------------------------------|--|-------|------------|--------------|---------------------------------|------|--------------------|---|---------------|--|---|---|---|---|--|--|--|
| Name and Address of Reporting Person* Linford Michael | | | | | | 2. Issuer Name and Ticker or Trading Symbol Affirm Holdings, Inc. [AFRM] | | | | | | | | | | 5. Relationship of Reporting Person(s) to Issuer (Check all applicable) Director 10% Owner | | | | | | |
| (Last) | ` | • | (Middle) | | | 3. Date of Earliest Transaction (Month/Day/Year) 05/01/2024 | | | | | | | | | | X Officer below | specify | | | | | |
| C/O AFFIRM HOLDINGS, INC. 650 CALIFORNIA STREET | | | | | 4. If | 4. If Amendment, Date of Original Filed (Month/Day/Year) | | | | | | | | | Line | 6. Individual or Joint/Group Filing (Check Applicable Line) | | | | | | |
| (Street) SAN | C. C. | A | 94108 | | | | | | | | | | | | | | iled by Mor | | orting Person One Repo | | | |
| Rule 10b5-1(c) Transaction Indication | | | | | | | | | | | | | | | | | | | | | | |
| (City) (State) (Zip) | | | | | | Check this box to indicate that a transaction was made pursuant to a contract, instruction or written plan that is intended to satisfy the affirmative defense conditions of Rule 10b5-1(c). See Instruction 10. | | | | | | | | | | | | | | | | |
| | Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned | | | | | | | | | | | | | | | | | | | | | |
| 1. Title of Security (Instr. 3) 2. Transac Date (Month/Date) | | | | | Execution | | | Code (Inst | | | | | | | Benefic Owned | es Formially (D) Following (I) (I | | n: Direct or Indirect ostr. 4) | 7. Nature of Indirect Beneficial Ownership | | | |
| | | | | | | | | | | Code | v | Amount | | (A) or (D) | Price | Reporte Transac (Instr. 3 | tion(s) | | | (Instr. 4) | | |
| Class A Common Stock 05/01/2 | | | | | | | /2024 | | | M | | 2,336 | 5 | A | \$0 | 11' | 7,298 | | D | | | |
| Class A Common Stock 05/01/ | | | | | 1/2024 | 1 | | | | F | | 708(1 | .) | D \$32.1 | | 12 116,590 | | | D | | | |
| | | Т | | | | | | | | | | osed of onverti | | | | 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, | 4. Transa Code (8) | | | | Expi | ate Exe iration I nth/Day | Date | | 7. Title and Amount of Securities Underlying Derivative Sec (Instr. 3 and 4) | | | 8. Price of Derivative Security (Instr. 5) | 9. Number derivative Securities Beneficial Owned Following Reported Transactic (Instr. 4) | Owners Form: Direct (I or Indire (I) (Instr | Ownership | 11. Nature of Indirect Beneficial Ownership (Instr. 4) | | |
| | | | | | Code | v | (A) | (D) | Date Exer | e rcisable | | xpiration ate | Title | 1 | Amount or Number of Shares | | | | | | | |
| Restricted Stock | (2) | 05/01/2024 | | | M | | | 2,336 | | (3) | | (3) | Clas | mon | 2,336 | \$0 | 65,397 | 7 | D | | | |

Explanation of Responses:

- 1. 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 Common Stock underlying the Reporting Person's restricted stock units that vested on May 1, 2024.
- 2. Each Restricted Stock Unit (RSU) represents a contingent right to receive one share of the Issuer's Class A Common Stock.
- 3. The RSUs vest in 48 equal monthly installments beginning October 1, 2022, subject to the Reporting Person's continuous service with the Issuer as of each vesting date. This grant has no expiration date.

Remarks:

/s/ Josh Samples, Attorney-in-

05/03/2024

Fact

** 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.