

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934 or Section 30(h) of the Investment Company Act of 1940

OMB APPROVAL	
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Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).

Check this box to indicate that a transaction was made pursuant to a contract, instruction or written plan for the purchase or sale of equity securities of the issuer that is intended to satisfy the affirmative defense conditions of Rule 10b5-1(c). See Instruction 10.

1. Name and Address of Reporting Person* <u>Jiyane Siphelele</u> <hr/> (Last) (First) (Middle) C/O AFFIRM HOLDINGS, INC. 650 CALIFORNIA STREET <hr/> (Street) SAN FRANCISCO CA 94108 <hr/> (City) (State) (Zip)			2. Issuer Name and Ticker or Trading Symbol <u>Affirm Holdings, Inc. [AFRM]</u>			5. Relationship of Reporting Person(s) to Issuer (Check all applicable) Director 10% Owner <input checked="" type="checkbox"/> Officer (give title below) Other (specify below) Chief Accounting Officer		
			3. Date of Earliest Transaction (Month/Day/Year) 12/01/2024					
			4. If Amendment, Date of Original Filed (Month/Day/Year)			6. Individual or Joint/Group Filing (Check Applicable Line) <input checked="" type="checkbox"/> Form filed by One Reporting Person Form filed by More than One Reporting Person		

Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned

1. Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transaction Code (Instr. 8)		4. Securities Acquired (A) or Disposed Of (D) (Instr. 3, 4 and 5)			5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)
			Code	V	Amount	(A) or (D)	Price			
Class A Common Stock	12/01/2024		M		13,419	A	\$0	244,444 ⁽¹⁾	D	
Class A Common Stock	12/01/2024		F		5,282 ⁽²⁾	D	\$70.01	239,162	D	

Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transaction Code (Instr. 8)		5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)		6. Date Exercisable and Expiration Date (Month/Day/Year)		7. Title and Amount of Securities Underlying Derivative Security (Instr. 3 and 4)	8. Price of Derivative Security (Instr. 5)	9. Number of derivative Securities Beneficially Owned Following Reported Transaction(s) (Instr. 4)	10. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	11. Nature of Indirect Beneficial Ownership (Instr. 4)	
				Code	V	(A)	(D)	Date Exercisable	Expiration Date						Title
Restricted Stock Units	(3)	12/01/2024		M			294	(4)	07/14/2028	Class A Common Stock	294	\$0	492	D	
Restricted Stock Units	(3)	12/01/2024		M			1,667	(5)	(5)	Class A Common Stock	1,667	\$0	3,334	D	
Restricted Stock Units	(3)	12/01/2024		M			1,666	(6)	(6)	Class A Common Stock	1,666	\$0	10,001	D	
Restricted Stock Units	(3)	12/01/2024		M			2,083	(7)	(7)	Class A Common Stock	2,083	\$0	16,667	D	
Restricted Stock Units	(3)	12/01/2024		M			3,334	(8)	(8)	Class A Common Stock	3,334	\$0	30,000	D	
Restricted Stock Units	(3)	12/01/2024		M			1,875	(9)	(9)	Class A Common Stock	1,875	\$0	3,750	D	
Restricted Stock Units	(3)	12/01/2024		M			2,500	(10)	(10)	Class A Common Stock	2,500	\$0	25,000	D	

Explanation of Responses:

- Includes 59 shares of common stock purchased in an exempt transaction under the issuer's employee stock purchase plan.
- 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 December 1, 2024.
- Each Restricted Stock Unit (RSU) represents a contingent right to receive one share of the Issuer's Class A Common Stock.
- With respect to the shares of Class A Common Stock underlying the RSUs, the RSUs vested in equal monthly installments from July 1, 2021 until August 1, 2023. Beginning September 1, 2023, the RSUs vest in equal quarterly installments, subject to the Reporting Person's continued employment with the Issuer as of each vesting date.
- With respect to the shares of Class A Common Stock underlying the RSUs, the RSUs vested in equal monthly installments from September 1, 2022 until August 1, 2023. Beginning September 1, 2023, the RSUs vest in equal quarterly installments, subject to the Reporting Person's continued employment with the Issuer as of each vesting date. This grant has no expiration date.
- Grant of Restricted Stock Units (RSUs) under the Issuer's Amended and Restated 2012 Stock Plan. The RSUs vest in twelve quarterly installments beginning September 1, 2023.

7. RSUs vest with respect to the shares of Class A Common Stock underlying the restricted stock units in equal quarterly installments for a period of one year beginning July 1, 2023, the vesting commencement date, subject to the Reporting Person's continued employment with the Issuer as of each vesting date.
8. RSUs vest with respect to the shares of Class A Common Stock underlying the restricted stock units in equal quarterly installments for a period of three years beginning June 1, 2024, the vesting commencement date, subject to the Reporting Person's continued employment with the Issuer as of each vesting date.
9. RSUs vest with respect to the shares of Class A Common Stock underlying the restricted stock units in equal quarterly installments for a period of one year beginning September 1, 2024, the vesting commencement date, subject to the Reporting Person's continued employment with the Issuer as of each vesting date.
10. RSUs vest with respect to the shares of Class A Common Stock underlying the restricted stock units in equal quarterly installments for a period of three years beginning September 1, 2024, the vesting commencement date, subject to the Reporting Person's continued employment with the Issuer as of each vesting date.

Remarks:

/s/ Josh Samples, Attorney-in-
Fact 12/03/2024

** 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.

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