

INITIAL STATEMENT OF BENEFICIAL OWNERSHIP OF SECURITIES

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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1. Name and Address of Reporting Person* <u>Adkins Katherine</u>			2. Date of Event Requiring Statement (Month/Day/Year) 07/01/2021		3. Issuer Name and Ticker or Trading Symbol <u>Affirm Holdings, Inc. [AFRM]</u>		
(Last)	(First)	(Middle)	4. 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 Legal Officer			5. If Amendment, Date of Original Filed (Month/Day/Year)	
C/O AFFIRM HOLDINGS, INC. 650 CALIFORNIA STREET						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	
(Street)	(City)	(State)	(Zip)				
SAN FRANCISCO	CA		94108				

Table I - Non-Derivative Securities Beneficially Owned

1. Title of Security (Instr. 4)	2. Amount of Securities Beneficially Owned (Instr. 4)	3. Ownership Form: Direct (D) or Indirect (I) (Instr. 5)	4. Nature of Indirect Beneficial Ownership (Instr. 5)
Class A Common Stock	3,816	D	

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

1. Title of Derivative Security (Instr. 4)	2. Date Exercisable and Expiration Date (Month/Day/Year)		3. Title and Amount of Securities Underlying Derivative Security (Instr. 4)		4. Conversion or Exercise Price of Derivative Security	5. Ownership Form: Direct (D) or Indirect (I) (Instr. 5)	6. Nature of Indirect Beneficial Ownership (Instr. 5)
	Date Exercisable	Expiration Date	Title	Amount or Number of Shares			
Restricted Stock Units	(1)	10/26/2027	Class A Common Stock	32,550	(2)	D	
Stock Option (Right to Buy)	(3)	10/14/2029	Class A Common Stock	128,000	8.8	D	
Stock Option (Right to Buy)	(4)	06/01/2031	Class A Common Stock	26,575	62.52	D	
Restricted Stock Units	(5)	(5)	Class A Common Stock	7,946	(2)	D	

Explanation of Responses:

- The restricted stock units vest in 24 equal monthly installments after August 16, 2020, subject to the Reporting Person's continuous service with the Issuer as of each vesting date.
- Each Restricted Stock Unit represents a contingent right to receive one share of the Issuer's Class A Common Stock.
- The stock option vested as to 25% of the underlying shares on September 14, 2020, and the remainder vests in 36 equal monthly installments thereafter, subject to the Reporting Person's continuous service with the Issuer as of each vesting date.
- The stock option vests in 48 equal monthly installments after June 1, 2021, subject to the Reporting Person's continuous service with the Issuer as of each vesting date.
- The restricted stock units vest in 48 equal monthly installments after June 1, 2021, subject to the Reporting Person's continuous service with the Issuer as of each vesting date. This grant has no expiration date.

Remarks:

Exhibit 24: Power of Attorney

/s/ David Ritenour, Attorney-in-Fact

07/06/2021

** 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 5 (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.

POWER OF ATTORNEY

KNOW ALL PERSONS BY THESE PRESENTS that the undersigned hereby constitutes, designates and appoints Kaitlin Lunkenheimer, David Ritenour and R

- (a) execute for and on behalf of the undersigned, in the undersigned's capacity as an officer and/or director of Affirm Holdings, Inc. (the "C
- (b) do and perform any and all acts for and on behalf of the undersigned which may be necessary or desirable to complete and execute any such
- (c) take any other action of any type whatsoever in connection with the foregoing which, in the opinion of such attorney-in-fact, may be of be

The undersigned hereby grants to each such attorney-in-fact full power and authority to do and perform any and every act and thing whatsoever

This Power of Attorney shall remain in full force and effect until the undersigned is no longer required to file Forms 3, 4, and 5 with respect

IN WITNESS WHEREOF, the undersigned has executed this instrument as of the 23rd day of June, 2021.

/s/ Katherine Adkins