

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

| 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).

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

| | | |
|--|--|---|
| 1. Name and Address of Reporting Person* <u>Philips Jeremy</u> (Last) (First) (Middle) 137 NEWBURY STREET, 8TH FLOOR (Street) BOSTON MA 02116 (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) <input checked="" type="checkbox"/> Director 10% Owner Officer (give title below) Other (specify below) |
| | 3. Date of Earliest Transaction (Month/Day/Year) 11/12/2021 | |
| 4. If Amendment, Date of Original Filed (Month/Day/Year) | | |

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 | 11/12/2021 | | J ⁽¹⁾ | | 2,035,521 | D | \$0.00 | 0 | I | See Footnote ⁽²⁾ |
| Class A Common Stock | 11/12/2021 | | J ⁽⁵⁾ | | 762,389 | A | \$0.00 | 762,389 | D | |
| Class A Common Stock | 11/12/2021 | | J ⁽⁹⁾ | | 12,572 | A | \$0.00 | 12,572 | I | See Footnote ⁽¹⁰⁾ |
| Class A Common Stock | 11/12/2021 | | J ⁽³⁾ | | 9,687 | D | \$0.00 | 0 | I | See Footnote ⁽⁴⁾ |
| Class A Common Stock | 11/12/2021 | | J ⁽⁶⁾ | | 2,305 | A | \$0.00 | 764,694 | D | |
| Class A Common Stock | 11/15/2021 | | S | | 10,868 | D | \$150 | 753,826 | D | |
| Class A Common Stock | 11/15/2021 | | S | | 100 | D | \$150.01 | 753,726 | D | |
| Class A Common Stock | | | | | | | | 74,243 | I | See Footnote ⁽⁷⁾ |
| Class A Common Stock | | | | | | | | 757 | I | See Footnote ⁽⁸⁾ |

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) |
|--|--|--------------------------------------|--|--------------------------------|--|-----|--|-----------------|---|--|--|---|--|
| | | | | | (A) | (D) | Date Exercisable | Expiration Date | | | | | |

Explanation of Responses:

- Represents a pro-rata distribution, and not a purchase or sale, without additional consideration by Spark Growth Management Partners, LLC ("SGMP") to its members.
- These shares are held of record by SGMP. The Reporting Person is a managing member of SGMP and may be deemed to share investment, voting and dispositive power over these shares. The Reporting Person disclaims beneficial ownership of these securities except to the extent of his pecuniary interest therein, and the inclusion of these shares in this report shall not be deemed an admission of beneficial ownership of all of the reported shares for purposes of Section 16 or for any other purpose.
- Represents a pro-rata distribution, and not a purchase or sale, without additional consideration by Spark Growth Management Partners III, LLC ("SGMP III") to its members.
- These shares are held of record by SGMP III. The Reporting Person is a managing member of SGMP III and may be deemed to share investment, voting and dispositive power over these shares. The Reporting Person disclaims beneficial ownership of these securities except to the extent of his pecuniary interest therein, and the inclusion of these shares in this report shall not be deemed an admission of beneficial ownership of all of the reported shares for purposes of Section 16 or for any other purpose.
- Represents a change in the form of ownership of the Reporting Person by virtue of receipt of shares as a result of the pro-rata in-kind distribution of Class A Common Stock of the Issuer for no consideration by SGMP.
- Represents a change in the form of ownership of the Reporting Person by virtue of receipt of shares as a result of the pro-rata in-kind distribution of Class A Common Stock of the Issuer for no consideration by SGMP III.
- These shares are held of record by Spark Capital Growth Fund III, L.P. ("Spark Growth III"). SGMP III is the general partner of Spark Growth III. The Reporting Person is a managing member of SGMP III and may be deemed to share investment, voting and dispositive power over these shares. The Reporting Person disclaims beneficial ownership of these securities except to the extent of his pecuniary interest therein, and the inclusion of these shares in this report shall not be deemed an admission of beneficial ownership of all of the reported shares for purposes of Section 16 or for any other purpose.
- These shares are held of record by Spark Capital Growth Founders' Fund III, L.P. ("Spark Growth FF III"). SGMP III is the general partner of Spark Growth FF III. The Reporting Person is a managing member of SGMP III and may be deemed to share investment, voting and dispositive power over these shares. The Reporting Person disclaims beneficial ownership of these securities except to the extent of his pecuniary interest therein, and the inclusion of these shares in this report shall not be deemed an admission of beneficial ownership of all of the reported shares for purposes of Section 16 or for any other purpose.

9. Represents a change in the form of ownership of Spark Capital Partners, LLC ("SCP") by virtue of the receipt of shares in the pro-rata in-kind distribution of Class A Common Stock of the Issuer for no consideration by SGMP.

10. The shares are held by SCP. The Reporting Person is a managing member of SCP and may be deemed to share investment, voting and dispositive power over these shares. The Reporting Person disclaims beneficial ownership of these securities except to the extent of his pecuniary interest therein, if any, and the inclusion of these shares in this report shall not be deemed an admission of beneficial ownership of all of the reported shares for purposes of Section 16 or for any other purpose.

Remarks:

/s/ Jeremy Philips

11/16/2021

** 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 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.