

AFFIRM, INC. PROHIBITED BUSINESS POLICY

The following categories of businesses and business practices are prohibited from using the Affirm Service (“Prohibited Businesses”). Prohibited Business categories may be imposed through Network Rules or the requirements of our Financial Services Providers. The types of businesses listed are representative, but not exhaustive. If you are uncertain as to whether your business is a Prohibited Business, or have questions about how these requirements apply to you, please contact us at sales@affirm.com.

PROHIBITED BUSINESSES (Products and Services)

Illegal or high-risk items, activities or transactions

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| Counterfeit or unauthorized goods | Unauthorized sale or resale of brand name or designer products or unauthorized goods services; Sale of goods or services that are illegally imported or exported due to trade controls |
| Stolen goods | Sale or resale of products which have been obtained through theft or fraud |
| Explosives and incendiaries | Fireworks and related goods; toxic, flammable, and radioactive materials |
| Explicit or sexually oriented products | Any explicit, pornographic, erotic, or certain otherwise sexually oriented products or marketing of products |
| Crude or violent products or marketing of products | Any vulgar or crude products or marketing of products; products that promote violence, hate speech or acts, or racial intolerance |
| Regulated products and services | Sale of tobacco, e-cigarettes, and e-liquid; vaporizers; |
| Drug paraphernalia | Any equipment designed for making or using drugs, such as bongs, vaporizers, and hookahs |
| Fund Aggregation | Engaging in any form of licensed or unlicensed aggregation of funds owed to third parties, factoring, or other activities intended to obfuscate the origin of funds |

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| Intellectual property or proprietary rights infringement | Any product or service that directly infringes or facilitates infringement upon the trademark, patent, copyright, trade secrets, or proprietary or privacy rights of any third party; use of Affirm intellectual property without express consent from Affirm; use of the Affirm name or logo including use of Affirm trade or service marks inconsistent with the Affirm Merchant Agreement or in a manner that otherwise harms Affirm or the Affirm brand; any action that implies an untrue endorsement by or affiliation with Affirm |
| Use of Affirm in a manner inconsistent with its intended use or as expressly prohibited in the Terms of Service | Use of Affirm where there is no bona fide good or service sold; evasion of card network chargeback monitoring programs; sharing Affirm user data with another merchant for cross-selling product or service |