

E-commerce Flow

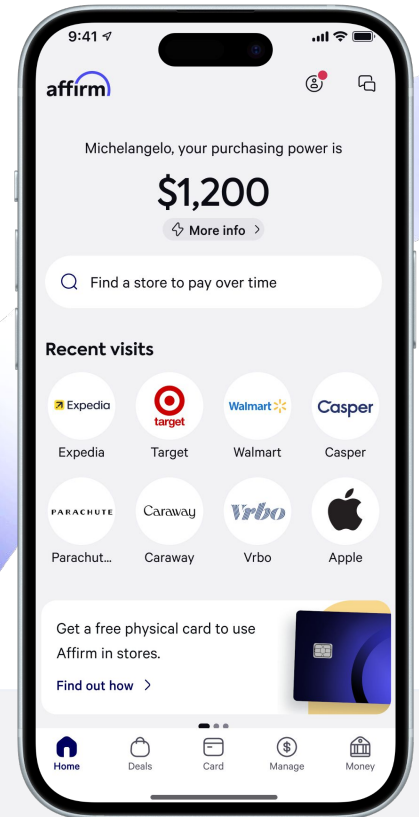
What is Affirm

Affirm is a buy now pay later service that helps customers pay over time for more of what they need and want.

With Affirm, customers will never pay late fees, hidden fees, or annual fees. Creating a convenient way for customers to get the things they need without paying for them all at once.

Benefits:

- **No credit impact to apply**
- Flexible payment options
- **No fees, no gotchas, no surprises**



Checking out with Affirm easy as...

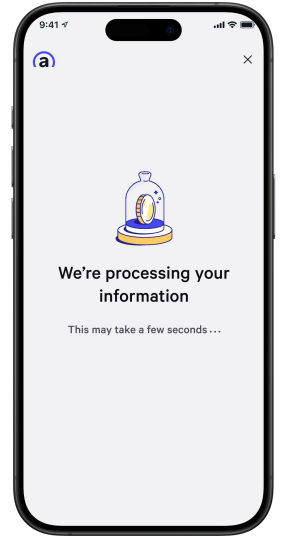
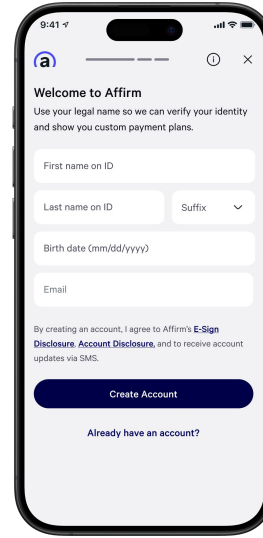
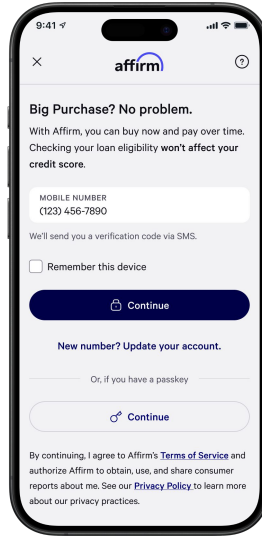
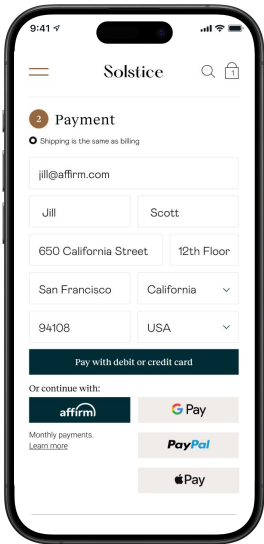
1. To pay over time with Affirm, a customer will simply **add their desired items to their cart** and **select Affirm as their payment method**.
2. The customer will complete a **simple application** and **select the payment terms** that fits their needs with **no hidden fees - not even late fees**.
3. The customer will **confirm their loan and complete their purchase**. Affirm will email and text reminders so the customer never misses a payment.

Questions?

If a customer has a question or concern, they can reach Affirm by calling our Customer Support Line **(855) 423-3729** or visiting affirm.com/help

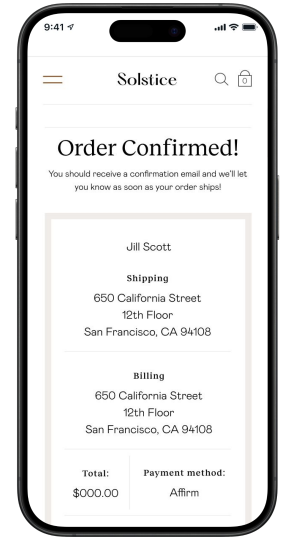
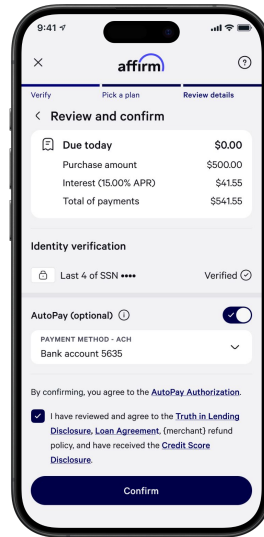
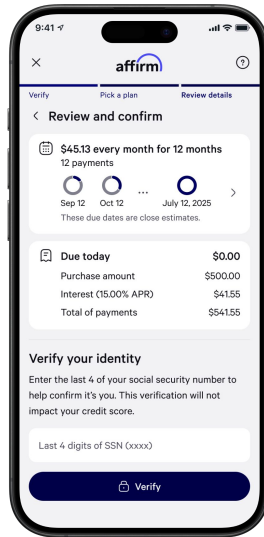
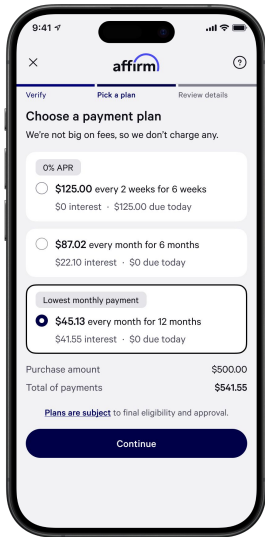


Customer Experience



Customer will add items to their cart and select **Checkout with Affirm**

The customer will then follow the application prompts to **create an account** and **get a real-time decision**



The customer will **select the payment plan** that's right for them and **review their loan** to complete their purchase

That's it! The customer has **successfully purchased with Affirm**

Rates from 0-36% APR. For example, a \$800 purchase might cost \$72.21/mo over 12 months at 15% APR. Payment options through Affirm are subject to an eligibility check and are provided by these lending partners: affirm.com/lenders. Options depend on your purchase amount, and a down payment may be required. Affirm availability and eligibility may vary. Restrictions apply. See affirm.com/terms#use. Estimated payment amount may exclude taxes and shipping. For licenses and disclosures, including information for New Mexico residents, see affirm.com/licenses. CA residents: Loans by Affirm Loan Services, LLC are made or arranged pursuant to a California Financing Law license.