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Proprietary and confidential



Welcome

Building a strong brand is key to Affirm's long-term success. It takes a rock-solid strategic foundation, crisp guidelines for visuals and content, and the discipline to implement our brand powerfully and consistently across every single customer touchpoint.

The purpose of this brand book is to articulate the Affirm brand, so that everything we say and do can coalesce into a unified picture of exactly who we are and what sets us apart. This book will lay out the visual components of our brand—our identity, colour palette, typography, iconography, and photographic style—along with our approach to voice and messaging, so that we have a powerful and flexible set of tools with which to tell our story.

The impact of our brand isn't confined to design and content, though—it's on each of us to live and breathe our brand every single day. So we invite you to take a look through this book, get to know our brand, and get inspired to help cement Affirm as a household name.

All artwork and imagery used in this book are for visual reference only and should not be extracted from it.

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Deliver honest financial products that improve lives

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Affirm

Brand book

2.1 BRAND ROLE

The magician

The magician is a catalyst for transformational change, channeling power for the **good of all**.



8

As a magician brand, we transform impossible into possible

Our desire

Make dreams come true

Our goal

Give everyone the tools they need to improve their lives

Our strategy

Provoke people to question the financial status quo

Our motto

Everyone can have control of their financial destiny

Our fear

Misguiding people into unhealthy debt

Our Achilles heel

Offering a false sense of financial security

9

Brand book 2.0 Brand platform Affirm

2.3 PERSONALITY

Affirm is a champion for consumers

We're sincere

Kind, genuine, grounded, honest, dependable, **Description**

approachable. What you see is what you get.

Philosophy Every person is worth it and deserves to have their

story heard.

Makes

them feel

Comfortable, safe, and heard. They trust us, and when

we're around they feel they can trust themselves more, too.

We're passionate

Full of life and inspiration. Optimistic, positive, fun, Description

and supportive. We're on a mission.

Every day is a new opportunity to create **Philosophy**

meaningful change.

Makes them feel Inspired to think bigger. They can't help but absorb some

of our fun-loving vibe and excitement about what could be.

We're self-assured

Confident, bold, composed, well-informed, and imaginative. **Description**

Classic at the core and daring in the details.

If you're waiting to live your best life, you're only waiting **Philosophy**

on yourself.

Confident and encouraged to reach for what they want, Makes them feel

knowing they have what it takes.

A smarter way

Affirm gives people greater control of their money through simple, honest financial products that were created with them in mind.

Our core brand principles

Simplicity

Finance is complicated—but we believe it shouldn't be. So we make things simple, accessible, and easy to understand.

Honesty

We're upfront and will give you all the information you need. No guesswork, no smoke and mirrors.

Customer-focus

We were built on a desire to help people. And our customers still come first—always.

Ownership

We're accountable and action-oriented. We celebrate our wins and learn from our mistakes.

Pioneering spirit

We're charting new territories in financial services. The result? Better, smarter financial products that change lives.

Marketing the right way

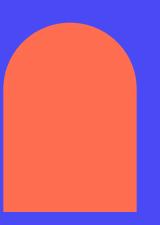
When it comes to marketing, we put our customers first. We deliver communications that are relevant to their interests, and that keep them informed about the important things. As simplicity and honesty are two of our brand pillars, we promise to be clear in our communications. And because we created Affirm for everyone, we're committed to providing fair access to our products.

Honesty is the best marketing policy

- Be transparent in all things.
- Keep it clear, candid, and concise.
- Never make a promise we can't keep.
- Skip the gimmicks—we're not selling used cars.

Products designed for everyone

- We open doors for people instead of putting them in boxes.
- We respect all walks of life regardless of ethnicity, income, or shoe size.
- Every individual deserves to be treated as an individual.



Leave your asterisks at the door

Asterisks allow companies to say things that aren't quite true, which is probably why they've become symbolic of the complexity and deceitfulness of traditional financial institutions.

In accordance with the value of "No fine print" that we live by every day, we've committed never to use asterisks on Affirm-owned properties.

3.0

Design system

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16

Affirm Brand book

3.0 DESIGN PRINCIPLES

on Smart

What it is

When it comes to design, we make thoughtful, considered choices, backed by intention. We focus on clarity, hierarchy, and consistency.

02

Approachable

What it is

We add humanity and customer-centricity to every detail of the work we create—from our photography to our illustrations to our layouts.

03

Optimistic

What it is

We're positive, light, and full of good vibes. We use colour, playful shapes, and white space with intention and purpose to evoke a positive reaction from audiences—whether that's a smile or a sense of calm.

04

Bold

What it is

We are confident in our craft, and it shows. We use tools like contrast, hierarchy, scale, spacing, and emphasis to create focus and draw attention. We're not loud or brash—we're impactful, pointed, and full of meaning.

Why it's important

The financial space is complicated enough already, so we keep our creative focused and clear.

Using Affirm is about feeling smart, not confused or overwhelmed. How we show up in the world plays a huge part in helping our audience feel as savvy as they are.

Why it's important

Our products exist to help real people with real challenges—and in order to help those people, we need them to trust us.

We start building that trust in those first interactions with our brand, so we always take care to present ourselves as human, approachable, and relatable.

Why it's important

We know that money is a heavy topic, but we're here to help our consumers succeed—whatever their financial goals may be.

So we keep things light (while never downplaying or minimizing), so they feel supported—never intimidated.

Why it's important

We are changing the financial space. What could be more bold?

We reflect this unabashed commitment in our creative, so consumers will stand up, notice us, and be compelled to do things differently—right there along with us.

3.1

The arch

A symbol of endless possibilities

Our logo is a gateway to a world of possibilities, to a more fulfilling life. An arch doesn't have hard corners to trip you up, but reaches into the future—bright and steady and bold.



Our golden arches

The arch

When used as a design element, the arch can help break up large blocks of colour to add interest to a layout. It can also work as a framing device for photography if need be. It's a versatile tool when used correctly. And how do you use it correctly? We're glad you asked.

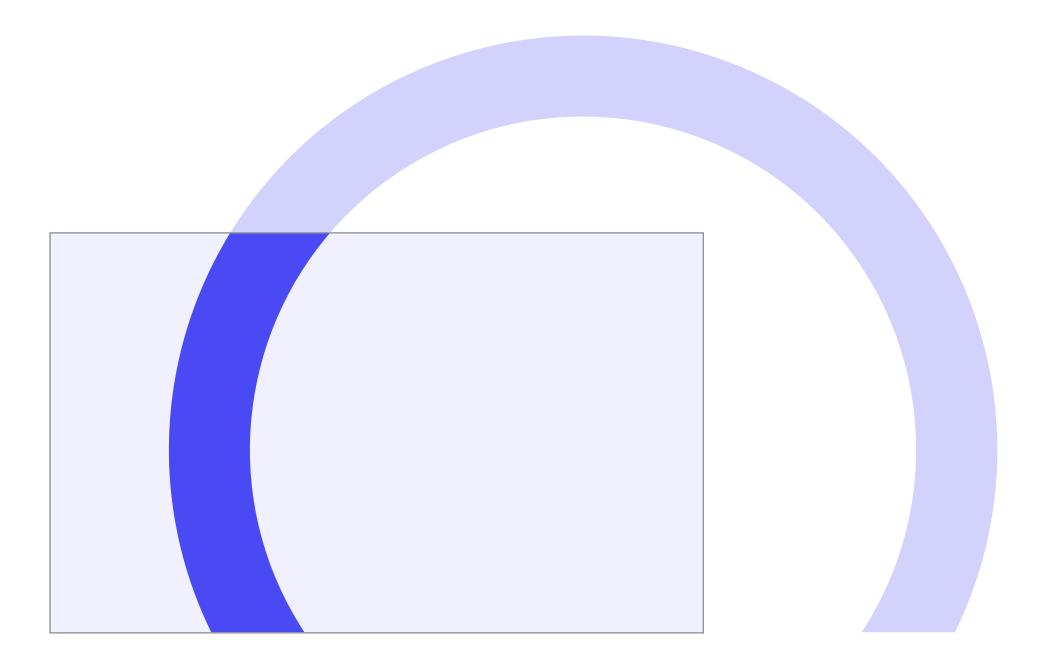
In a background design

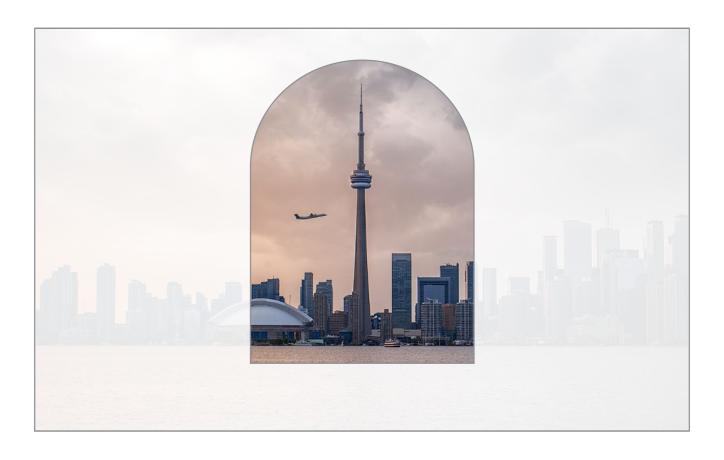
- The arch is special to us, so we don't overuse it in designs. When used on a larger scale, we only show approximately 25% of the arch.
- Please make sure the arch never tapers—it should have an even thickness, always.
- Where possible, anchor the arch to a corner. This will help solidify its placement within your design. Nobody likes a floaty arch.

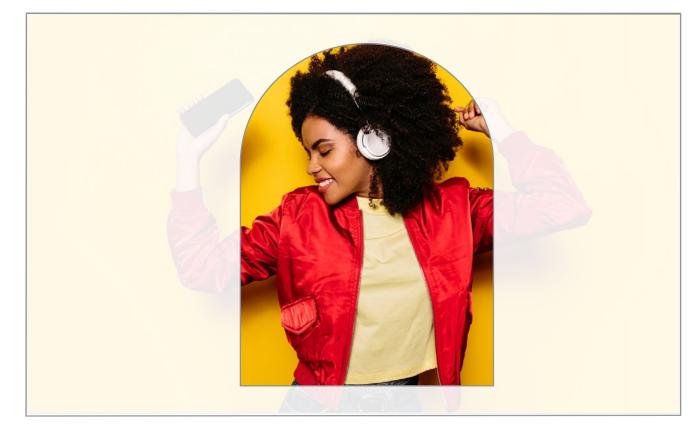
As a framing device

- When used to house an image, the arch acts like a doorway or portal to the things people want.
- Always use it in proportion to the photographs featured.
- Please make sure the arch never tapers—it should have an even thickness, always.
- Always try to use a brand colour.

Examples







3.2

Affirm

Brand book

We make a mark



Primary logo

Whenever possible, our primary colour logo should be used to build consistency in and recognition of our brand.



Logomark

The logomark is a compact version of our primary logo, and should be used only when there's clear mention of the Affirm brand name. (Social media icons, app icons, etc.)

Our logo, in black and white. And indigo.

Colour variations

Whenever possible, our full colours should be used for consistency and to build brand recognition.

The black and white versions should only be used when there are design constraints (e.g. when the logo is on a photograph or coloured background, when it needs to be printed in one colour, or when a mono-colour is required with partners.)

No matter which logo you're using—whether it's the logo by itself, with the tagline lockup, or the icon—these guidelines apply.









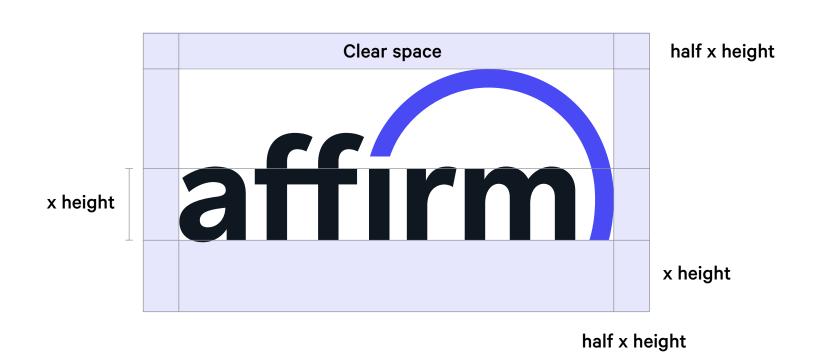
We like room to move

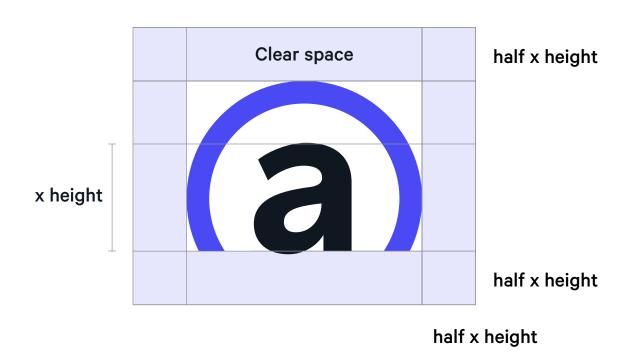
Clear space

No matter which logo or logo lockup you're using, clear space is crucial for allowing our logo to stand proud. No patterns, imagery, or other text should enter this space.

Our clear space below the full logo is the x-height of our letters. For the top, left, and right sides, the clear space is half the x-height. This reduction in clear space gives our logo the flexibility to be used in sentences and locked up with partner logos (see examples on pages 38 and 43).

The required clear space for the Affirm icon is half of the x-height of our letters on all sides. To determine the x-height, place the 'x' above the arch and at the baseline of the icon. For the left and right sides, rotate the 'x' 90 degrees and place it directly to the left and right sides of the logo lockup or logo and the arch. Remember that for the Affirm icon, the required clear space is half the x-height.





3.2 LOGO - CLEAR SPACE

We lead with our heart—and sometimes our logo

Clear space

Always retain appropriate clear space around our logo and logomark when using them in a sentence.

Make sure our logo either falls at the beginning or the end of a sentence. If "Affirm" is in the middle of a sentence, the logo cannot be used as a stand-in.

We can also use our Affirm logomark as a visual device in our headlines. In this example, the logomark replaces the word "a," drawing a visual connection between what consumers want and how we make it possible.



Shop smarter with

No small matter

Our logo is our mark on the world, and should always be allowed to shine.



Minimum size for print

When using our logo or logo lockup in print materials, we always want it to be legible. These are the minimum sizes.





0.3 inches

50 pixels

30 pixels

Minimum size for digital

When using our logo or logo lockup in digital materials, these are the minimum sizes.

3.2 LOGO - DO'S AND DON'TS

You know the drill

A few don'ts

We know you know this already. But just in case, please:

- **01.** Don't use any coulors other than the approved colours
- **02.** Don't use multiple colours
- **03.** Don't distort, space out, or stretch the logo elements
- **04.** Don't use gradients
- **05.** Don't use the logo to mask any images
- **06.** Don't add a stroke
- **07.** Don't use in an outlined form
- **08.** Don't alter the spacing between the letters
- **09.** Don't alter the spacing between the word and the arch
- 10. Don't allow any elements to interrupt the clear space
- 11. Don't place the logo at an angle
- 12. Don't use drop shadows









01.

02.

03.

04.









05.

06

07.

08.



affirm





27

09.

10.

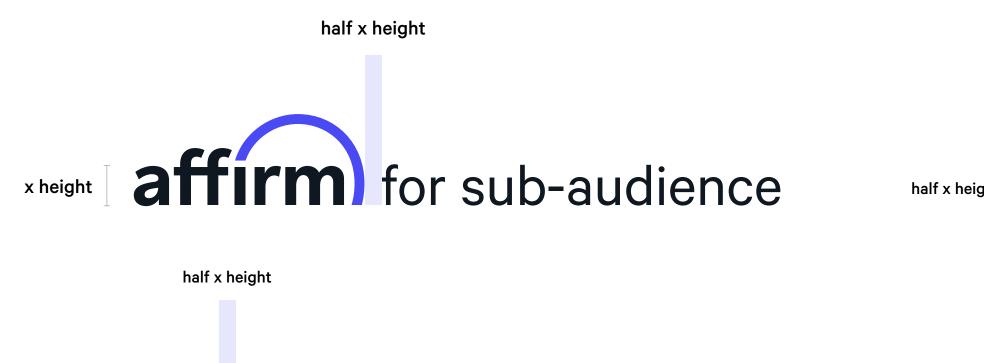
11.

12.

Under one roof

Sub-brand architecture: Audiences

Like our products, our audience types (Affirm for Business, Affirm for Developers) may use a similarly constructed sub-brand logo lockup.







Examples



* height a for sub-audience







We love meeting new people

Our merchant relationships

Affirm works with a lot of different brands and our relationships with them vary in special ways. Here's how we like to show them respect visually.









This is a partnership

These relationships occur when Affirm proudly joins forces with another brand.

Affirm shares this excitement for the partnership and informs our audience that Affirm is available at their favorite merchant.

This is a collaboration

These relationships are formed with Affirm and a partner merchant to create a delightful product or experience together. Both brands have equal weight in this arrangement, one never overshadows the other. That would just be rude.

We work well with others

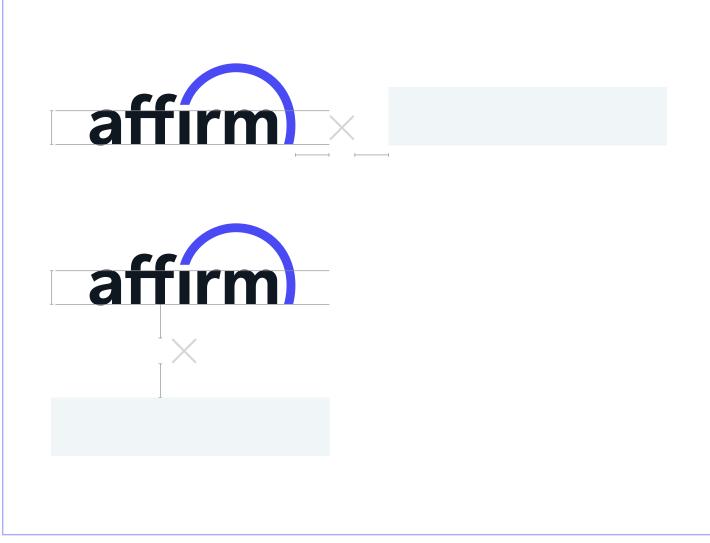


Partnership



Collaboration

Partnership



Collaboration

Affirm 5.0 Design system 30 **Brand book**

3.3

Colour

Affirm

Brand book

Showing our true colour

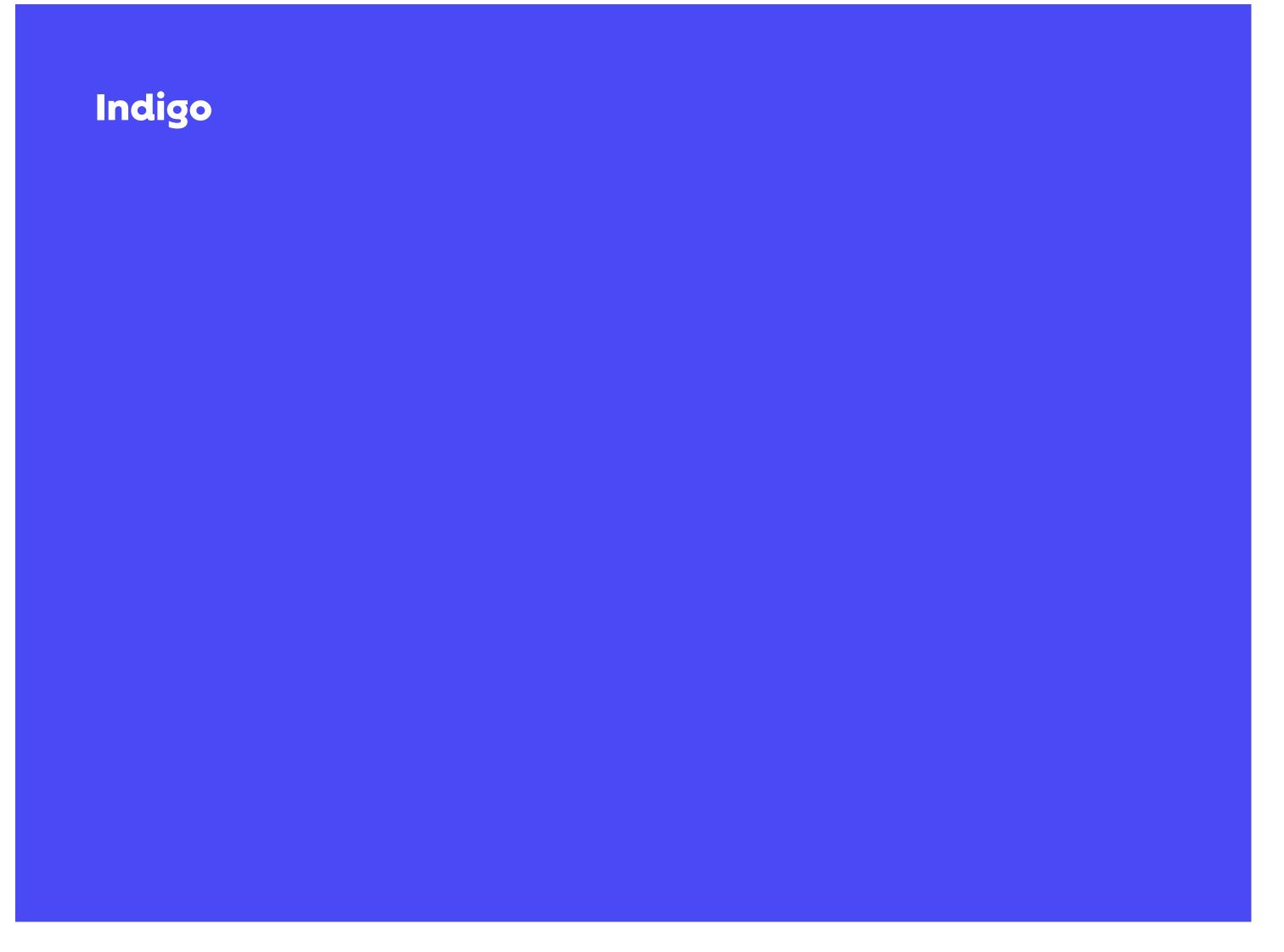
Primary color

Indigo blue is our primary colour and it helps express our brand essence: possibilities. It's said that indigo is the colour of intuition and perception, that it's just and fair—a defender of people's rights. Some say it conveys devotion, integrity, and sincerity as well. No matter what it really stands for, we're determined to live up to this colour's reputation.

When to use our primary colour

We reserve our primary colour for making an impact and tying something directly to our brand. We use it in headlines, CTA buttons, and as a background colour on a case-by-case basis.

We don't overuse our primary colour. It's very bold, and boldness has a time and place.



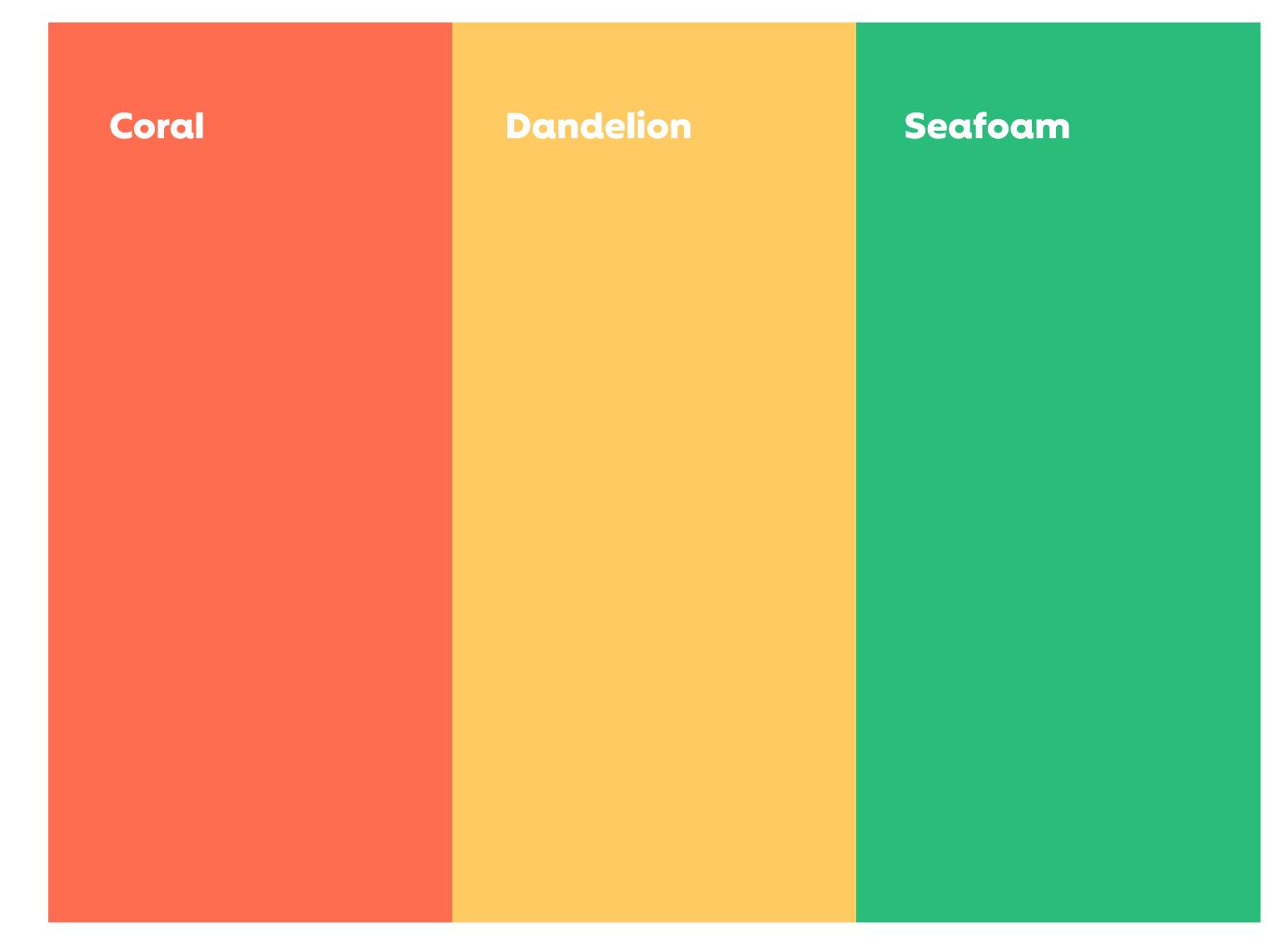
Meet the colourful company we keep

Secondary colours

These colours help express our personality. They're bright, positive, and exciting. Secondary colours sometimes get overlooked, but we won't let that happen on our watch.

When to use our secondary colours

Our secondary colours are used to add personality. But that doesn't mean everything becomes a rainbow. These colours are to be used carefully and harmoniously with the primary colour to enhance a design or layout. Don't use them for headlines or copy, as they won't pass ADA compliance.



Shades that set the tone

Expanded colours

Sometimes we need more flexibility in our colours. This expanded palette is reserved for illustrations, product designs, or graphic layouts that require tone-on-tone pairings.

If you find you need to break outside of the core colours highlighted at the right (indigo, coral, dandelion, seafoam), please follow our colour pairing guidelines on pp. 52-53.

Use these tones sparingly to avoid competing with our core colours—they don't like to be overshadowed.

Indigo Light

HEX: E6E6FC RGB: 230, 230, 252

Coral Light

HEX: F7E3E2 RGB: 247, 227, 226

Dandelion Light

HEX: FCF9E8 RGB: 252, 249, 232

Seafoam Light

HEX: E8F9EF RGB: 232, 249, 239

Indigo Midtone

HEX: A8A9FC RGB: 168, 169, 252

Coral Midtone

HEX: FEAA97 RGB: 254, 170, 151

Dandelion Midtone

HEX: FFE98F RGB: 255, 233, 143

Seafoam Midtone

HEX: 97E8B8 RGB: 151, 232, 184

Indigo

HEX: 4A4AF4 RGB: 74, 74, 244

Coral

HEX: FF6D50 RGB: 255, 109, 80

Dandelion

HEX: FFCA61 RGB: 255, 202, 97

Seafoam

HEX: 2ABC7A RGB: 42, 188, 122

Indigo Dim

HEX: 2F2FC1 RGB: 47, 47, 193

Coral Dim

HEX: D34333 RGB: 211, 67, 51

Dandelion Dim

HEX: E88C31 RGB: 232, 140, 49

Seafoam Dim

HEX: 0A894C RGB: 10, 137, 76

Indigo Dark

HEX: 212189 RGB: 33, 33, 137

Coral Dark

HEX: 93342F RGB: 147, 52, 47

Dandelion Dark

HEX: DB6414 RGB: 219, 100, 20

Seafoam Dark

HEX: 105432 RGB: 16, 84, 50

3.3 COLOUR - VALUES

When getting inked

Our colours in print

Always use Pantone or CMYK colour values for print pieces. (Our RGB/HEX colors shift slightly in vibrancy when converted for print use.)

Indigo Light

CMYK: 8, 6, 0, 0 PANTONE: 9382 C / 9380 U

Coral Light

CMYK: 0, 18, 2, 0 PANTONE: 7422 C / 9281 U

Dandelion Light

CMYK: 0, 1, 8, 1 PANTONE: 9225 C / 9224 U

Seafoam Light

CMYK: 7, 0, 4, 2 PANTONE: 9041 C / 9041 U

Indigo Midtone

CMYK: 38, 26, 0, 0 PANTONE: 2716 C / 2113 U

Coral Midtone

CMYK: 0, 50, 42, 0 PANTONE: 486 C / 487 U

Dandelion Midtone

CMYK: 0, 7, 61, 0 PANTONE: 1215 C / 1205 U

Seafoam Midtone

CMYK: 33, 0, 29, 0 PANTONE: 7478 C / 7478 U

Indigo

CMYK: 83, 66, 0, 0 PANTONE: 2726 C / 2728 U

Coral

CMYK: 0, 69, 65, 0 PANTONE: 7416 C / 7416 U

Dandelion

CMYK: 0, 16, 68, 0 PANTONE: 141 C / 128 U

Seafoam

CMYK: 74, 0, 68, 0 PANTONE: 2414 C / 7480 U

Indigo Dim

CMYK: 100, 90, 0, 2 PANTONE: 2736 C / 2369 U

Coral Dim

CMYK: 0, 96, 82, 1 PANTONE: 1795 C / 485 U

Dandelion Dim

CMYK: 0, 52, 86, 2 PANTONE: 7413 C / 715 U

Seafoam Dim

CMYK: 100, 0, 81, 0 PANTONE: 340 C / 342 U

Indigo Dark

CMYK: 100, 86, 0, 35 PANTONE: 2748 C / 2372U

Coral Dark

CMYK: 0, 100, 87, 22 PANTONE: 7621 C / 7621 U

Dandelion Dark

CMYK: 0, 68, 100, 7 PANTONE: 159 C / 717 U

Seafoam Dark

CMYK: 93, 4, 75, 43 PANTONE: 342 C / 343 U

3.3 COLOUR - NEUTRALS

Seize the gray

Our gray palette is reserved for digital properties, mainly our website and app.

These colours help to break up content blocks and provide depth, without pulling focus from our bold brand colours.

Warm Gray 05

HEX: F4F3F2

RGB: 244, 243, 242 CMYK: 7, 5, 5, 0

Warm Gray 10

HEX: EDE9E6

RGB: 237, 233, 230 CMYK: 7, 5, 8, 0

Gray 20

CMYK: 17, 9, 8, 5

HEX: D4D6D7 CMYK: 17, 9, 8, 5 RGB: 212, 214, 215 PMS: 421 C / 421 U

Gray 60

HEX: 6D6E71

RGB: 109, 110, 113 CMYK: 56, 46, 44, 20

White

HEX: FFFFFF

RGB: 255, 255, 255 CMYK: 0, 0, 4, 5

Cool Gray 05

HEX: F0F5F7 CMYK: 6, 2, 3, 0 RGB: 240, 245, 247 PMS: 7541 C / 7541 U

Cool Gray 10

HEX: D3E3EA CMYK: 19, 3, 7, 0 RGB: 211, 227, 234 PMS: 643 C / 643 U

Gray 50

HEX: 909293 CMYK: 46, 35, 35, 6 RGB: 144, 146, 147 PMS: 423 C / 423 U

Gray 80

HEX: 383D49 CMYK: 81, 67, 50, 46 RGB: 56, 61, 73 PMS: 431 C / 432 U

Black

HEX: 101820 CMYK: 60, 40, 40, 100 RGB: 16, 24, 32 PMS: Black 6 C / Black 6 U

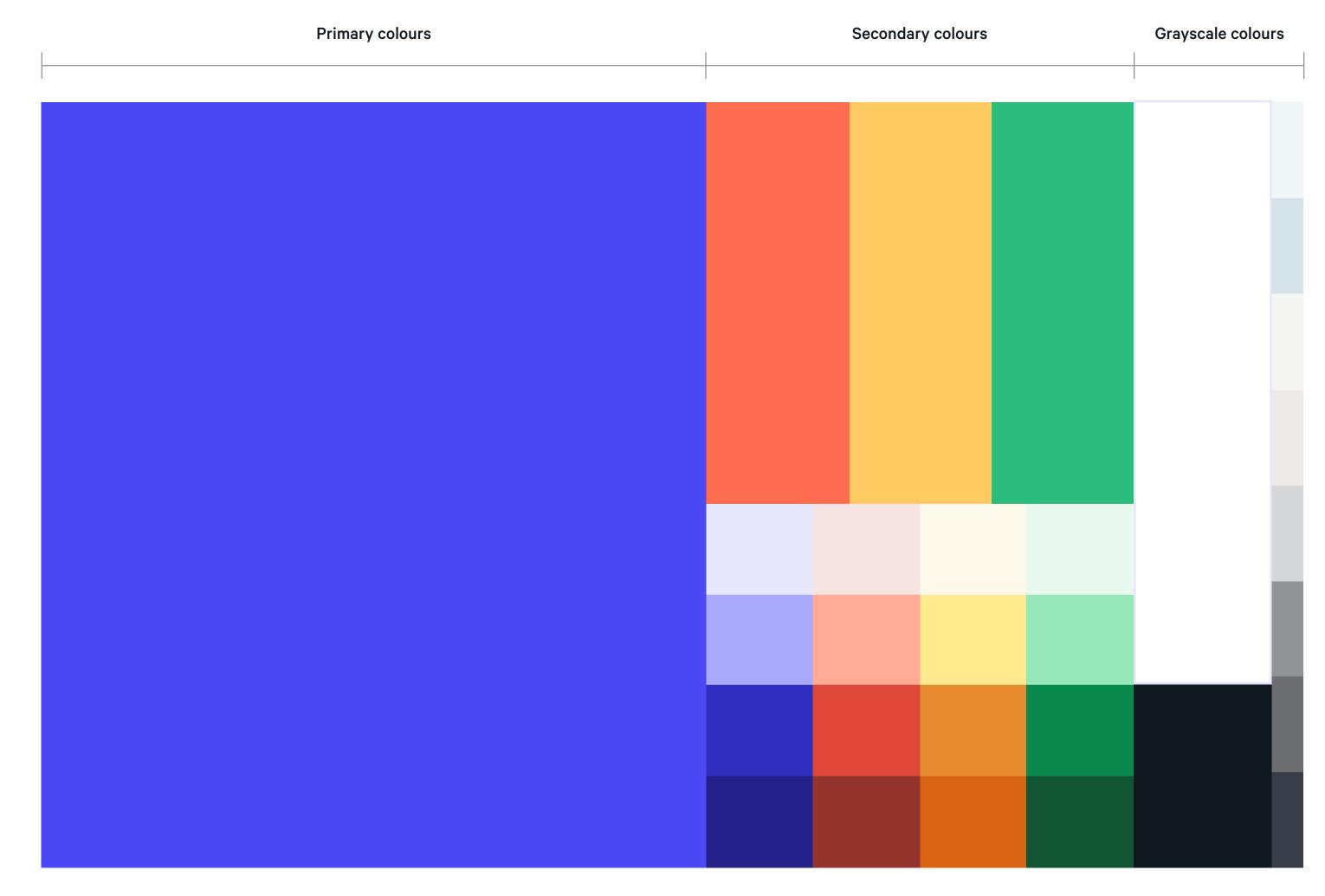
Putting coloured pens

Colour usage proportions

Whenever possible, apply our colours proportionally to help ensure brand consistency and visual balance.

When in doubt or creating a singular asset, lead with our primary indigo colour and balance with black and white when you can.

For assets that include multiple screens or pages—or when you just want to express our personality a little more—you can use our secondary and expanded colours. Remember to follow our colour pairing guides on pages 52 and 53.



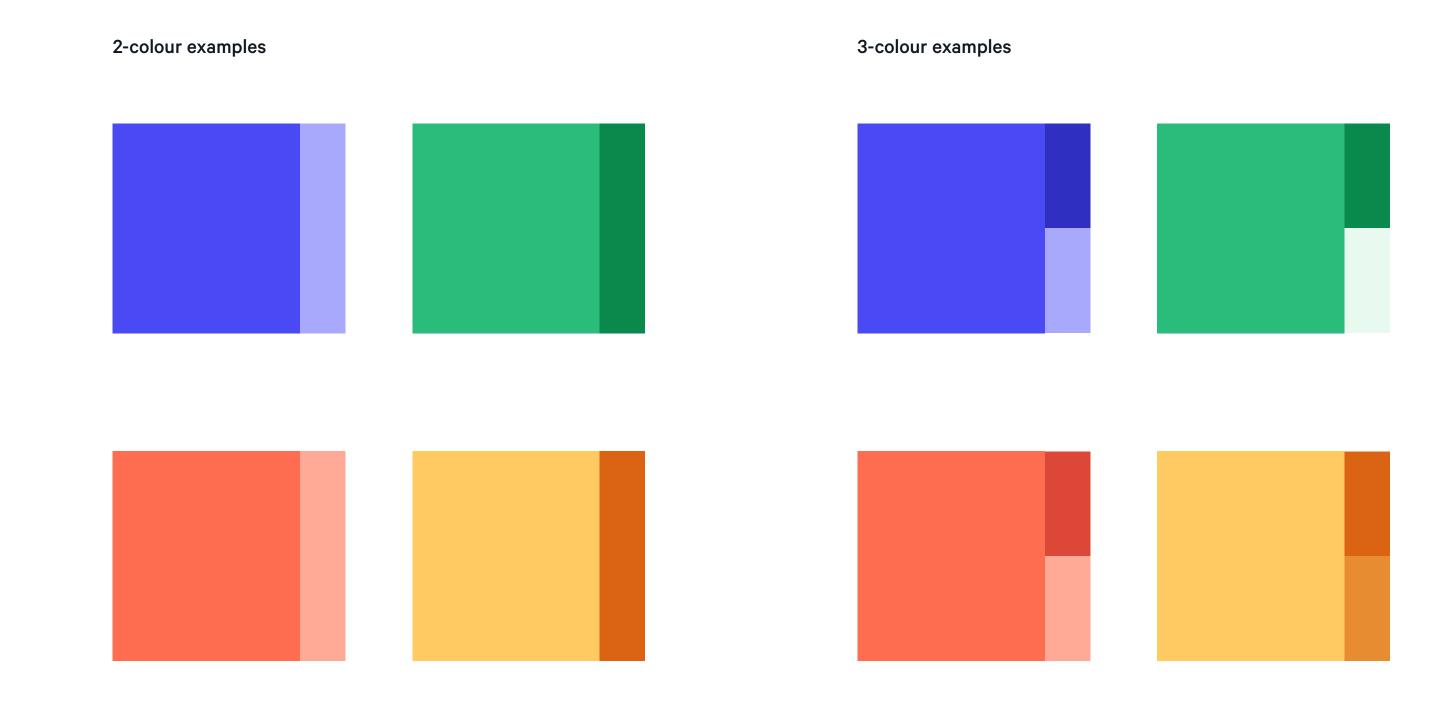
3.3 COLOUR - PAIRINGS

Don't forget your shades

Creating a monochromatic palette

When working with a monochromatic colour palette, start with the primary or secondary brand colour of your choosing, then pick two tints of that colour. Remember to keep the overall palette well balanced with contrast—not overly dark or light.

See 3-colour examples on the right.



3.3 COLOUR - PAIRINGS

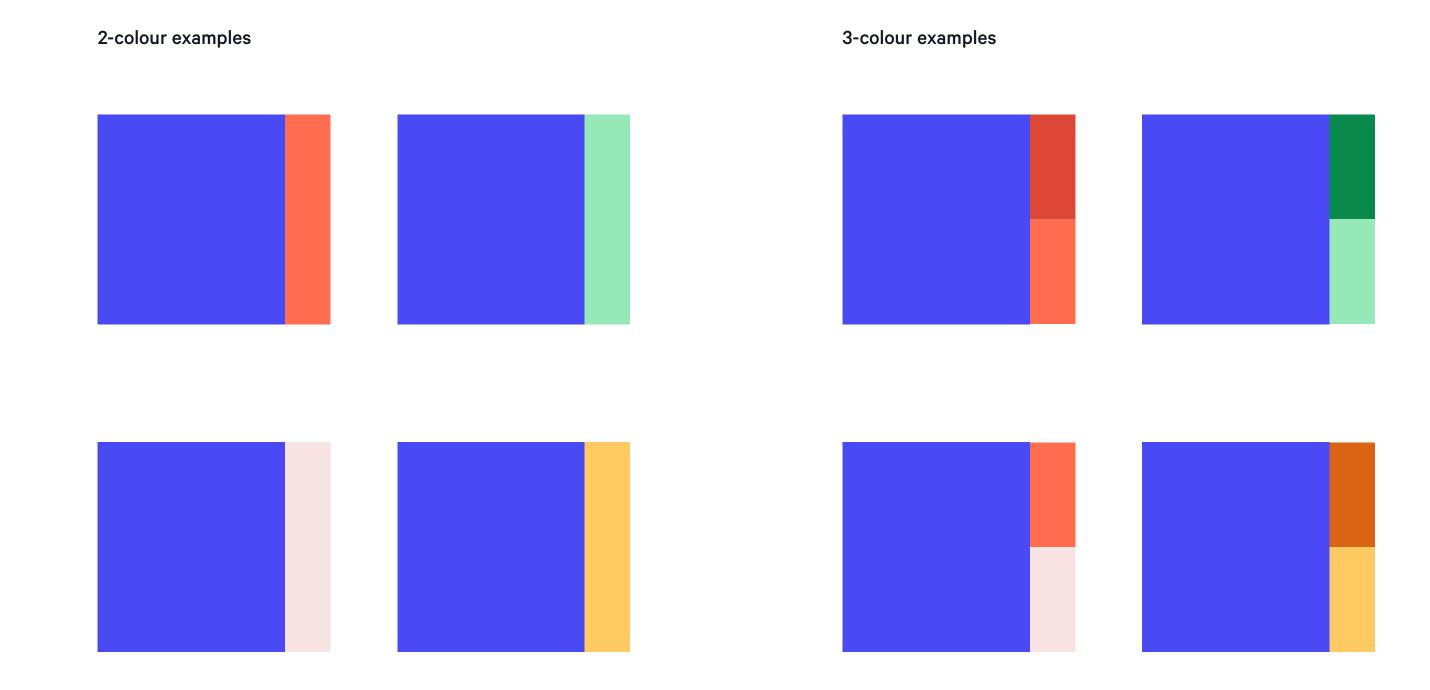
Make it pop

Creating a multi-coloured palette

Combining our brand colours can create energy and boldness in our communications.

For a 2-colour palette, start with our primary colour, Indigo, then choose a secondary or expanded colour to complement it. If you'd like to add a third colour, select a tint of your second complementary colour. Remember to keep the overall palette well balanced with contrast—not overly dark or light.

See 2- and 3-color examples on the right.



3.4

Typography

Affirm Brand book 40

We make headlines

Our primary typeface

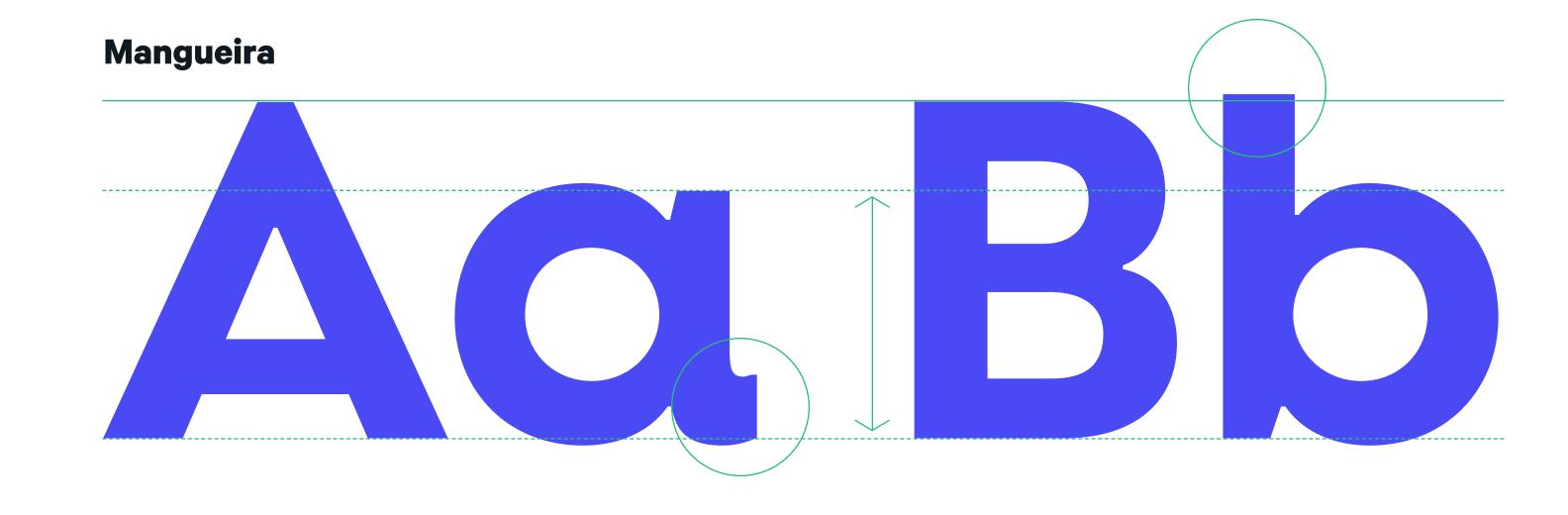
Mangueira is our primary font. This sans-serif, geometric typeface has 18 different styles and two sub-families: one standard and one alternate. In other words, it's extremely versatile.

Thanks to its generous swashes and unique details, this font can easily create a presence while remaining approachable. It's well suited for editorial design, branding, web, display, and broadcast.

How to use it

While Mangueira is our primary font, we're very specific about its use. We reserve this font for headlines or very short blocks of copy.

We never use it in all caps, as it loses all its personality—which, in our opinion, is a travesty.



Thin
Extra Light
Light
Regular

Medium
Semi Bold
Bold
Black

3.4 TYPOGRAPHY - SECONDARY FONT

We make plenty of small talk, too

Our default font

Calibre may be our secondary font, but it certainly isn't relegated to the bottom shelf. We use Calibre on a daily basis on multiple platforms and in mediums ranging from web to in-app to mass-marketing materials.

How to use it

This, too, is a sans-serif, geometric typeface and has 14 different styles, all of which provide excellent legibility in various sizes and weights. This is the reason it's very well suited for print, web, app, display, and broadcast use.



Thin **Medium**

Thin Italic Semibold

Light **Bold**

Regular Black

A friendly fallback

Our default font

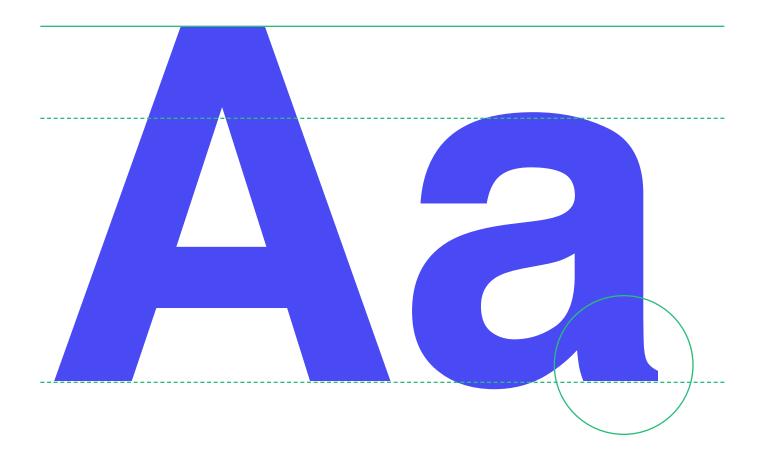
Online, things don't always go to plan. Emails are a good example of this. Not everyone has Mangueira or Calibre installed on their devices. So we use Helvetica as our replacement font.

How to use them

If you know that Mangueira won't be viewable as a headline in the digital asset you're creating, and you still need live text, please use Helvetica Bold instead. Likewise for body copy, please use Helvetica Regular as a replacement.

If working in Google Slides or on HTML banners in need of a Google font, please use Proxima Nova.

Helvetica



Regular Oblique Bold Bold Oblique

Proxima Nova



Regular
Semibold
Extra Bold
Black

3.5

Photography

Affirm

Brand book

Where worlds collide

Our photography concept

It's surprising how many people think they can't afford their wants and needs. But we know that, if they use Affirm, they can.

That's why our photography is based around the concept of "worlds colliding." Whether we're shooting for a specific campaign, an editorial piece, or a quick social post, we aim to show consumers that the products and experiences they want can easily find a place in their lives. This can be executed on by using a number of different techniques that we're more than happy to explain on the next few pages.



Setting the stage

Set design

When shooting in a studio, we prefer our sets to be a combination of realistic situations and desired items or experiences. We purposefully position products and experiences—ones we know people want—alongside blocks of colour to highlight them.

The important thing to remember is that our colour blocks are not just painted on a wall or floor. They have depth and operate as walls, dividers, and framing panels for the desired items that sit in front of them.

Blending these two worlds is a balancing act—nothing should be over the top, surreal, or out of reach. The end result should feel exciting and attainable.



Shiny, happy people

Portraiture

In portrait photography, we highlight the emotional effect on people when these words collide.

In most cases, an Affirm brand colour is used as a backdrop or is worn by the talent. The emotions we capture are confidence, pride, contentment, joy, and satisfaction. When you know that you can financially achieve your goals, and your world opens up to new possibilities, how can you not looked happy, relaxed, and pleased with life?



Awash in colour

Product-focused photography

Shooting products can sometimes feel cold and unrelatable. We don't want that.

One way we add warmth is through colour blocking—a device that is core to our "worlds collide" photography concept—to visually highlight desired objects and experiences, juxtaposed with real-world props.



Out in the world

Lifestyle photography

In more realistic settings that include people, we selectively highlight items that Affirm can help you obtain by colouring them with an Affirm brand colour.

These items seamlessly fit into the scene while also drawing our viewers' attention to them, showing that what they want is possible.

The important thing to remember is that nothing should feel surreal or synthetic.



Making it real

Lifestyle set design

Our lifestyle shots feature real-life locations and situations that include desired items or experiences.

We purposefully alter the colour of props—ones people can imagine having in their own home—to highlight them, but we do so in a natural way. The important thing to remember is that nothing should feel surreal or synthetic. Being authentic and realistic is still our main goal.

Just like our in-studio shots, blending these two worlds is a balancing act—nothing should be over-the-top, surreal, or out of reach. The end result should feel exciting and attainable.



How to highlight our best sides

Lighting

Whether shooting people or products, we use an even approach to lighting. There are directional shadows, but they aren't harsh or hard. Shadows are used carefully to add depth and realism to the scene. Natural light is your friend.

Just like our in-studio shots, blending these two worlds is a balancing act—nothing should be over-the-top, surreal, or out of reach. The end result should feel exciting and attainable.

Retouching

Remove the obvious things—like blemishes, wrinkles, and loose threads—while keeping the overall look natural. We enhance colours, but naturally so. Anything too surreal or too highly polished is not the attainable look we're going for. Remove any noticeable brand names, too—we like to work with everybody, so we'll never play favorites.



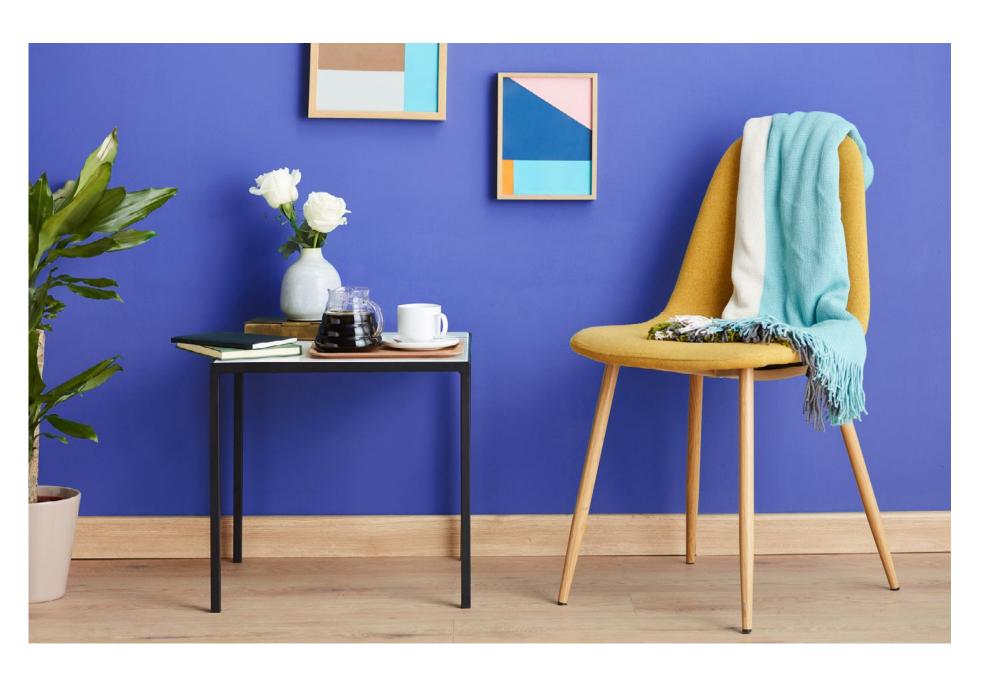
Finding images, made easy(ish)

Stock imagery

Let's be honest, finding stock images is never as easy as it sounds—and that's why we've built an amazing photography library. But sometimes you just need a 'different' photo.

If stock imagery is required, we look for images that reflect our photography principle—ones with bold use of colour (or colour blocking), and highlighting desirable items or experiences and confident, happy people. If need be, colours can be adjusted to better reflect the Affirm colour palette.

These photos should still have an element of reality to them. While colour blocks and prominent use of colour are easy to find, many feel staged and surreal. We avoid these and look instead for colour blocks that feel authentic, as we want to uphold our concept of worlds colliding.









Affirm

Brand book

5.0 Design system

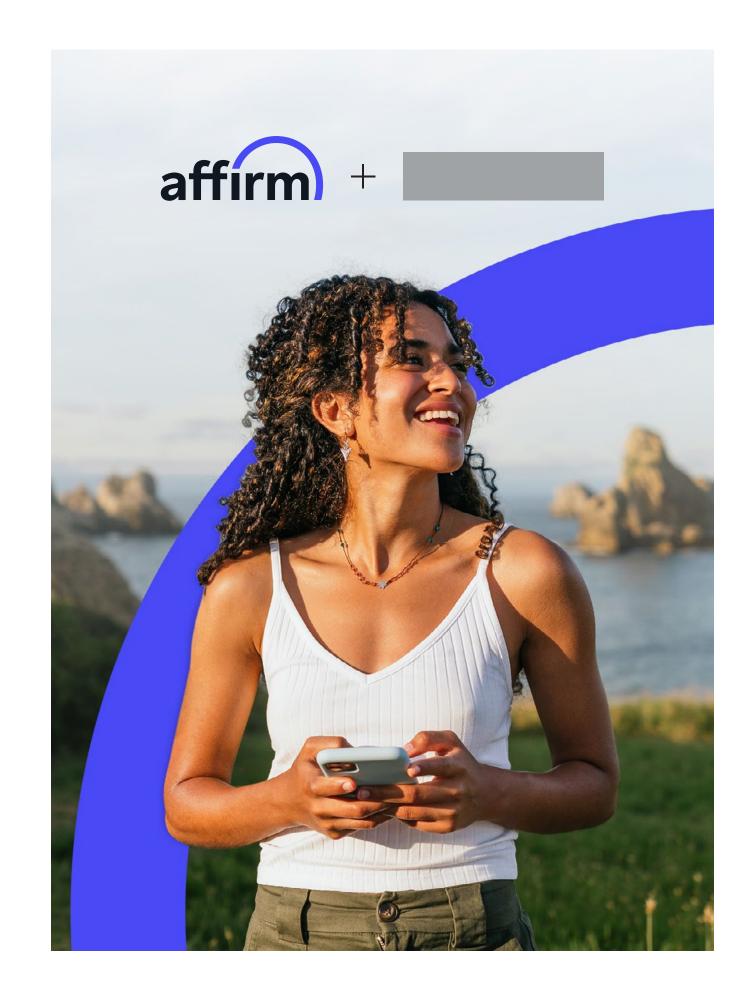
In partnership

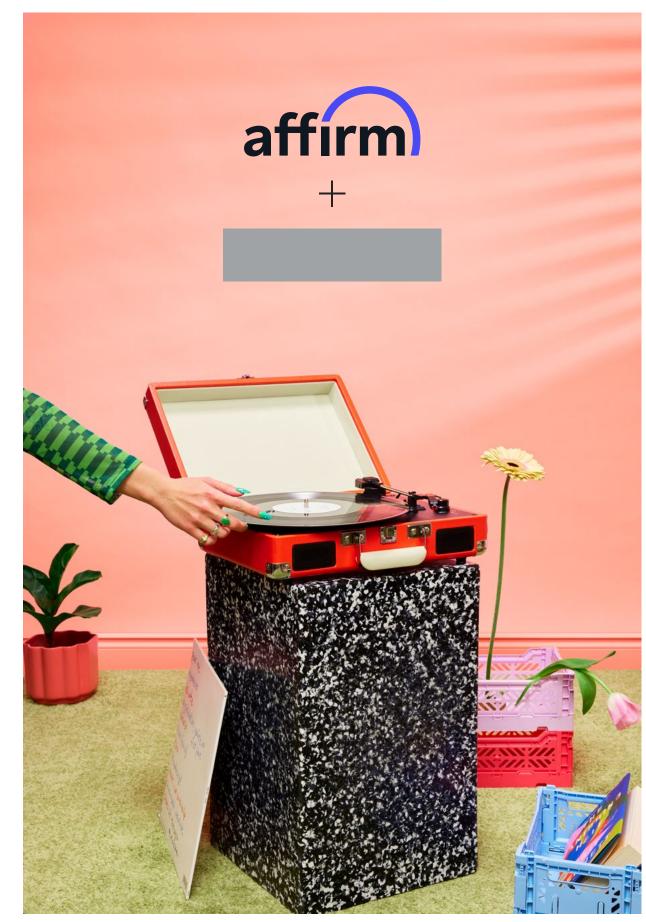
Using merchant imagery

Not all merchant-supplied images are created equal.

To help images look their best while staying on brand,
we do the following:

- Focus on one item or scene
- Incorporate our brand colours where possible
- Use a framing device with full-bleed images to help brand the photo
- Avoid adding hard shadows or shadows that extend beyond the framing device
- Remember: The simpler the better!





Looking for answers? Look to these people.

If you have any questions about the Affirm brand, or if you'd like more information about anything in particular, please email us.

brandteam@affirm.com