

## ADAPTIVE CHECKOUT

# Finance plan change checklist

You will use this checklist within the **first 30 days** of switching from either Pay in 4 or Installments to Adaptive Checkout.

---

If you were previously on a Pay in 4 program, remove instances where interest-free/0% APR loans are the **only** examples mentioned on your website. Clarify that you offer loans at rates of 10-36% as well. Look closely at materials in all channels, including:

- FAQ and help center pages
- Financing options pages
- Banner and display ads
- Affirm-related landing pages
- Product/checkout pages
- Emails with messaging about Affirm or financing

## Disclosures

Replace all instances of old disclosures with the following, adding information in where noted:

*Rates from 0% APR or 10-36% APR. For example, an \$800 purchase might cost \$72.21/mo over 12 months at 15% APR.*

*Payment options through Affirm are subject to an eligibility check, may not be available in all states, and are provided by these lending partners: [affirm.com/lenders](https://affirm.com/lenders). Options depend on your purchase amount, and a down payment may be required. CA residents: Loans by Affirm Loan Services, LLC are made or arranged pursuant to a California Finance Lenders Law license.*

**Note:** Make sure the above sentence that starts, “For example...” reflects an offer that is actually available for your specific financing program through Affirm (i.e. Contains a typical purchase price and number of months). Use [our APR calculator](#) (using 15% APR) to create a custom “representative example” that fits your program. Include APR, payment amount, and the number of monthly payments.

See the full [Adaptive Checkout Marketing Compliance Guide](#) to check if you can use shorter alternatives to this disclosure or if you need to add information about promotions.