

# Pay over time with no late fees

Get started in the Affirm app to see your purchasing power.



- 1 Download the Affirm app.
- 2 Search for [Merchant] and tap “Shop in-store.”
- 3 Enter your total, then confirm your purchase.
- 4 Add the virtual card to your digital wallet and tap to pay.

Rates from 0–36% APR. Payment options through Affirm are subject to an eligibility check, may not be available everywhere, 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 Financing Law license. For licenses and disclosures, see [affirm.com/licenses](https://affirm.com/licenses). The one-time-use Affirm virtual card is issued by Sutton Bank, Member FDIC, or Celtic Bank, pursuant to a license from Visa U.S.A. Inc.