

Great for your customer, great for your business

Affirm is a buy now pay later provider that helps customers pay over time for the goods and services 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 services they need without paying for them all at once.



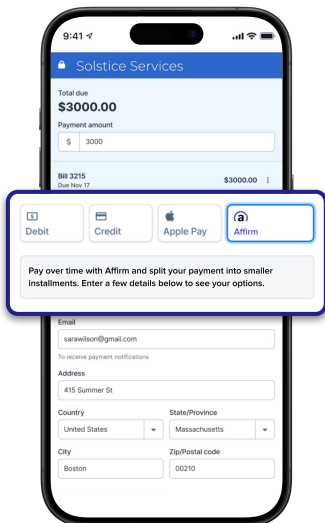
A transparent way for customers to pay

- No late fees, no hidden fees, no compounding interest
- No credit impact to apply
- Flexible payment options

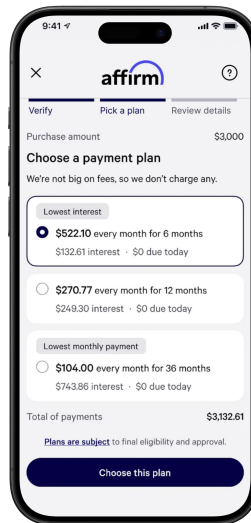
3 easy steps for customers to use Affirm

To get started, customers will select Affirm as their payment method, and enter a few pieces of basic information to create an account and get a real-time decision.

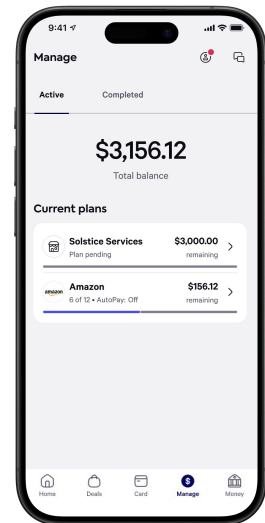
1 Customer will select Affirm as their payment method



2 Apply & choose their payment plan



3 Make payments in the Affirm app or at Affirm.com



Subject to an eligibility check. See lending terms at affirm.com/disclosures.

Questions?

If a customer has a question or concern, they can reach Affirm by visiting affirm.com/help

Don'ts

Fair lending	Application	Sales tactics
<ul style="list-style-type: none"> • Don't tell clients (consumers) that they're guaranteed to get approved. • Don't try to prequalify consumers by asking about (not limited to) age, income, credit, or bank history. • Don't estimate what a client's payment will be. Each client is different and terms vary. • Don't offer Affirm as a payment option in a discriminatory manner. You must offer Affirm consistently to all clients. 	<ul style="list-style-type: none"> • Don't use a shared device for the client's application. Each client must apply on their own device. • Don't enter the client's information on their behalf. • Don't tell clients that enabling Autopay is mandatory. It is optional. 	<ul style="list-style-type: none"> • Don't attempt to process an Affirm application if the client explicitly declines or expresses disinterest. • Don't pressure clients into making an immediate decision. • Don't use any bait-and-switch tactics. Always be clear and honest about what you're offering. • Don't promote or present Affirm in any language other than English. Affirm's experience is currently supported in English only.

General talking points

1. How Affirm works

Affirm may give you a way to pay over time once your project is complete, with no hidden fees like late fees or deferred interest. You'll always see your available payment options, rates, and terms upfront before deciding.

2. Getting started is simple

You'll receive a link with details about Affirm and how it works. If you don't already have an account, getting started only requires a few pieces of information on your phone. Checking your eligibility won't affect your credit.

3. Using Affirm at checkout

When it's time to pay, Affirm will appear as one of the options in your invoice or payment portal. If you choose it, you'll apply directly on your own device, and all payments are managed through the Affirm app or online.

4. Clear communication and support

Your terms and rates come directly from Affirm and depend on your eligibility. If you have questions about how Affirm works or what options may be available, Affirm's support team can help at affirm.com/help.