

Canada Marketing Guidelines

For Merchants Offering
Pay in 4 bi-weekly payments only

*Do not use this guide if Monthly Plans are offered.
Instead, Refer to the Canada Adaptive Control Marketing Guidelines*

April 2026

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Introduction

This guide is for merchants offering only Affirm's Pay in 4.

The guide explains how to present Affirm's Pay in 4 bi-weekly, interest free payment option clearly and to help customers choose it at checkout. For merchants offering multiple Affirm financing options, including monthly installments, refer to the Canada Adaptive Control Marketing Guidelines.

Your advertising and disclosures about Affirm are subject to consumer protection laws and other regulations. For any custom marketing materials (like web pages, banners, emails, or social posts) that differ from our Canada Marketing Guidelines or any contests/sweepstakes, please send them to Affirm for review before use.

Note: These guidelines are not intended to be legal advice.

01 Pay in 4

Pay in 4

Pay in 4 is an interest-free payment option from Affirm that lets customers split a purchase into four equal payments, made every two weeks.






Payment options depend on eligibility and purchase amount and can vary by merchant. The first payment may be due at the time of purchase.

Payment options may not be available in all provinces and territories.

02 Messaging and Photo/Imagery

Messaging

Introduce your customers to the option to Pay in 4 using the following recommended messages.

-  4 interest-free payments every two weeks with Affirm
-  Pay in 4 interest-free payments with Affirm
-  Split up the cost with Affirm
-  Flexible payments with Affirm
-  Pay over time with Affirm

Messaging can be paired with

- Real time decision
- No late fees
- No late or hidden fees
- Checking your eligibility will not impact your credit score

The following are not recommended

- ✗ “Buy now, pay later”
- ✗ No money down; \$0 down
- ✗ Instant approval
- ✗ Monthly payments


 *Pair headlines with industry-specific messaging, for example, "Step out in style and pay over time with Affirm" or "Get fit and stay on budget when you split up the cost with Affirm"*

Photo and Images

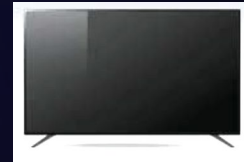
Recommendations for the use of photos and images when promoting Affirm's payment options in marketing:

- **Do:** Use realistic “in the moment” and lifestyle photography. (e.g., a person riding a bike or products in use).
- **Avoid** stand alone, product-only photos

DO: Lifestyle / In the moment



AVOID: Product only



03 Credit Disclosures

Disclosures 101

Disclosures ensure transparency and prevent consumer confusion by providing essential facts about Affirm's financing. To remain compliant, disclosures should be:

- **Accurate:** Reflect terms that are actually available to the customer.
- **Transparent:** They must be clear and legible - no squinting to read and no fonts that make them hard to read
- **Accessible:** If not directly next to the offer, link them using:
 - Hyperlinks (1-click away terms) “Learn more”, “Details”, “See Terms”
 - Reference text: “See footer for details”
 - Symbols: Use asterisks or icons (*, †, ¹) to connect the offer to the disclosure.

Pay in 4 Disclosure

Rates are at 0% APR. Payment options through Affirm Canada Holdings Ltd. ("Affirm") are subject to an eligibility check and depend on purchase amount, payment terms, vary by merchant, and may not be available in all provinces/territories. Not all customers will be eligible for 0% APR. Minimum purchase and down payment may be required. For example, a \$200 purchase could be 4 interest-free payments of \$50 every 2 weeks. Visit helpcenter.affirm.ca for more information.

04 Website Financing or Landing Page

Hero Image, Headlines & Subheadlines

Hero Image








Insert an Affirm logo next to your logo with a +, X or | connector between logos




Use lifestyle images that depict consumer engagement or display products in a natural setting (see [page 8](#) for more details)

Headlines

-  4 interest-free payments every two weeks with Affirm
-  Pay in 4 interest-free payments with Affirm
-  Split up the cost with Affirm
-  Flexible payments with Affirm
-  Pay over time with Affirm

Sub-headline

Split up the cost of your purchase into flexible payments into 4 bi-weekly, interest-free payments when you select Affirm at checkout. Subject to eligibility. Terms apply.

 Pair headlines with industry-specific messaging, for example, "Step out in style and pay over time with Affirm" or "Get fit and stay on budget when you split up the cost with Affirm"

What is Affirm? Why Use Affirm?

What is Affirm?

Affirm is one of Canada's leading installment payment platforms, providing shoppers with payment solutions at their favourite retailers, both in-store and online. By selecting Affirm as a payment method at checkout, customers can enjoy their purchase immediately while splitting up the cost over time.

Why Use Affirm?

Easy to apply

Checking your eligibility is quick, simple and won't impact your credit score.

No hidden fees

Affirm doesn't charge late fees or hidden fees of any kind, ever.

Transparent

Affirm tells you the total amount you'll pay up front. The number will never go up.

How Affirm Works

Shopping with Affirm is easy



Fill your cart

Then select Affirm at checkout and enter a few details for a real-time decision. Seeing if you qualify for an Affirm payment plan will not affect your credit score.



Confirm your plan

Select the Pay-in-4, no interest payment plan and confirm your loan. We'll never charge more than you see up front.



Make your payments

Manage your payments in the Affirm app or online, and set up AutoPay so you don't miss a payment. But if you do, you'll never pay any fees.

Disclosure

Insert the following disclosure on your financing or landing page

Rates are at 0% APR. Payment options through Affirm Canada Holdings Ltd. (“Affirm”) are subject to an eligibility check and depend on purchase amount, payment terms, vary by merchant, and may not be available in all provinces/territories. Not all customers will be eligible for 0% APR. Minimum purchase and down payment may be required. For example, an \$200 purchase could be 4 interest-free payments of \$50 every 2 weeks. Visit helpcenter.affirm.ca for more information.

FAQs

FAQs options for your financing or landing page

Are there requirements to use Affirm?

Yes. You'll need:

- To be the legal age of majority in the province or territory in which you reside. 18 years of age (AB, MB, ON, PEI, QC, SK)/ 19 Years of age (BC, NB, NL, NT, NS, NU, YK)
- To be a resident of Canada
- A Canadian bank account or Visa/Mastercard debit card (your debit card must have the Visa or Mastercard logo). Available payment methods may vary depending on the payment plan selected
- An SMS-capable Canadian phone number and an email address
- To meet the minimum cart size required to use Affirm as a payment option at checkout

How do I sign up?

If your purchase is eligible for payment with Affirm, the option will be presented at checkout. After confirming your phone number, you'll be sent a one-time SMS password to confirm your identity. You'll then enter a few details for a real-time decision. If you're approved, you will have the option to set up your repayment method with Affirm and accept the terms of your payment plan.

Does Affirm do a credit check?

When creating an Affirm account and seeing if you qualify, a soft credit check is performed. Soft credit checks will not affect your credit rating

Are there late, NSF or other fees?

Affirm does not charge late, NSF, annual, pre-payment or any other hidden fees.

FAQs continued

FAQs options for your financing or landing page

Which payment methods are accepted?

Affirm currently accepts pre-authorized debits from your Canadian bank account or a debit card. Available payment methods may vary depending on the payment plan selected. Please note that prepaid cards are not accepted.

How can I track my payments and access my Affirm account?

To access your account information, make payments and view your payment schedule, login to the Affirm app or [Affirm customer portal](#) using the phone number you used to sign up with. Having trouble? Please [get in touch with the Affirm team](#).

I still have questions.

For further information, please refer to the [Affirm help center](#) or get in touch [here](#).

How do returns work if I paid using Affirm?

Purchases made using Affirm are subject to the merchant's standard return policy. Any returns will be processed by the merchant and your Affirm balance will be reduced, cancelled, or refunded accordingly. If the merchant has provided a refund to you via a gift card, you must still continue repaying your installment plan in full. For information on returns, review the merchant's return policy here [[LINK TO MERCHANT RETURN POLICY](#)].

I was not able to complete an Affirm transaction. What happened?

Unfortunately, Affirm is not able to provide payment plans to every applicant. This could be due to the information on your credit file, or because Affirm was not able to verify your identity or your payment method.

Where can I find Affirm's terms and conditions?

You can find them [here](#).

Example

Pay in 4 interest free payments with Affirm

Split your purchase into four equal, interest-free payments made every two weeks.
Select Affirm as a payment method at checkout to get started.

How Affirm Works



Fill your cart:

Then select Affirm at checkout and enter a few details for a real-time decision. Seeing if you qualify for an Affirm payment plan will not affect your credit rating.



Choose your plan:

Select the payment plan that works for you, then confirm your loan. We'll never charge more than you see up front.



Make your payments:

Manage your payments in the Affirm app or online, and set up AutoPay so you don't miss a payment. But if you do, you'll never pay any fees.

Why use Affirm?

- Easy to apply
- No hidden fees
- Transparent

Frequently Asked Questions

Will using Affirm affect my credit score? ^

Checking your eligibility won't affect your credit score. However, making purchases with *Affirm* may affect your credit score.

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05 Emails

Email Content

Messaging

Introduce your customers to the option to Pay in 4 using the following recommended messages.

- 4 interest-free payments every two weeks with Affirm
- Pay in 4 interest-free payments with Affirm
- Split up the cost with Affirm
- Flexible payments with Affirm
- Pay over time with Affirm

Messaging can be paired with

- Real time decision
- No late fees
- No late or hidden fees
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Disclosures

- The General Disclosure or Product Offer Disclosure (see [page 22](#)) must be displayed if the email includes messaging or banners for Affirm's Pay in 4 as a payment option
- The disclosure should be part of the email footer

Footer

- Include required Canada Anti-Spam Legislation ("**CASL**") elements in the footer
 - an Unsubscribe link
 - Business Name
 - Physical Address.

Québec Language Requirements

- Emails sent to Quebec residents should be in French. An email can include an English translation as long as French has the same prominence.

Email Disclosures for Pay in 4

General Disclosure

Rates are at 0% APR. Payment options through Affirm Canada Holdings Ltd. (“Affirm”) are subject to an eligibility check and depend on purchase amount, payment terms, vary by merchant, and may not be available in all provinces/territories. Not all customers will be eligible for 0% APR. Minimum purchase and down payment may be required. For example, an \$200 purchase could be 4 interest-free payments of \$50 every 2 weeks. Visit helpcenter.affirm.ca for more information.

Product Offer Disclosure

Purchase a {Product Name} for \${Purchase Price} and pay 4 bi-weekly payments of \${Payment amount}. Purchase price excludes taxes and other fees. Rates are at 0% APR. Payment options through Affirm Canada Holdings Ltd. (“Affirm”) are subject to an eligibility check and depend on purchase amount, payment terms, vary by merchant, and may not be available in all provinces/territories. Not all customers will be eligible for 0% APR. Minimum purchase and down payment may be required. Visit helpcenter.affirm.ca for more information.

Email Template

Subject Line

- Not misleading and clearly reflects the email as an advertisement

Preheader

- Consistent with Subject Line

Email Body

- Use messaging options from [page 21](#)

Disclosure

- Include the General Disclosure (see [page 22](#)) in the footer. The short-form disclosure may not be used.

Footer

- Include required Canada Anti-Spam Legislation (“CASL”) elements business name, physical address and unsubscribe link in the footer.

SUBJECT LINE: Pay over time with Affirm

PREHEADER Split up the cost into 4 interest-free payments every two weeks

EMAIL BODY

Hey {{first_name}},

We're excited to offer you more flexibility at checkout. With Affirm, you can split up the cost and pay over time in a way that works for you.

Enjoy **4 interest-free payments with Affirm**, made **every 2 weeks** — with no late or hidden fees. You'll receive a **real-time decision**, and **checking your eligibility won't impact your credit score**.

HERE'S HOW:

1. **Fill your cart.** Add your favorite items and head to checkout.
2. **Choose how to pay.** Select Affirm at checkout to split your purchase into 4 interest-free payments every two weeks. You'll see your payment schedule upfront — you'll never pay more than you agree to.
3. **Pay over time.** Manage your payments easily at [affirm.ca](#) or in the Affirm app.

Ready to get started?

Go shopping: [\(link to your store\)](#)

DISCLOSURE

Rates are at 0% APR. Payment options through Affirm Canada Holdings Ltd. (“Affirm”) are subject to an eligibility check and depend on purchase amount, payment terms, vary by merchant, and may not be available in all provinces/territories. Not all customers will be eligible for 0% APR. Minimum purchase and down payment may be required. For example, an \$200 purchase could be 4 interest-free payments of \$50 every 2 weeks. Visit [helpcenter.affirm.ca](#) for more information.

FOOTER






[Business Name]
1234 Main Street, Suite 100
City, State 12345

To stop receiving marketing emails, **unsubscribe here:** [{{unsubscribe_link}}](#)

06 Social Media

Social Media Content

Introduce your customers to the option to Pay in 4 using the following recommended messages.

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-  Pay over time with Affirm

Messaging can be paired with

- Real time decision
- No late fees
- No late or hidden fees
- Checking your eligibility will not impact your credit score

Photos & Images

Do: Use **lifestyle images** that depict consumer or display products



Avoid: Stand-alone, product-only photos



Québec Language Requirements

- Social media accessible to audiences in Québec must be in French or bilingual. For example, include both translations in the caption, including disclosures, with French given equal prominence to English.

Social Media Disclosures

When advertising credit offers in Canada, include all required offer details (e.g., APR, fees, term) and disclosures clearly and prominently near any rate or payment claim. **Disclosures must appear in the asset or be accessible within one click and cannot be hidden or misleading.**

Options for social media types that support redirects;

- Include “**Subject to eligibility. [Learn more](#)**” or “**Subject to eligibility. [Details](#)**” in the caption, linking to a page with full offer details and disclosures.
- If using a sticker, add a “**Learn More**” CTA that directs users to a landing page with full offer details and disclosures.

For social media types that do not support redirects;

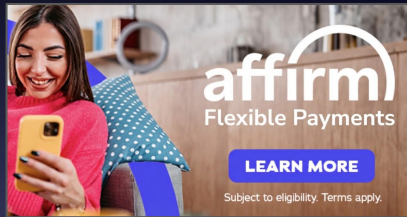
- Add this disclaimer to your post on the (image or in the caption): “Subject to eligibility. See terms at affirm.ca/help.”
- You may replace “affirm.ca/help” with your financing page URL as long as it has the Affirm General Disclosure.

07 Digital (Web) Banners

Digital (Web) Banner Disclosures

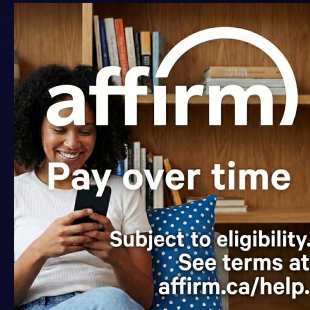
Banners that support redirects;

- Include **“Subject to eligibility. Terms apply.”** and include a **“Learn more”** button on the banner, linking to a landing page that contains the full offer details and disclosures.
- If space constrained: Include **“Learn more”** on the banner, linking to a landing page that contains the full offer details and disclosures.



Banners that do not support redirects;






- Include **“Subject to eligibility. See terms at [affirm.ca/help.](#)”** You may replace “[affirm.ca/help](#)” with your financing page URL



08 In-Store Signage

In-Store Signage Content

Introduce your customers to the option to Pay in 4 using the following recommended messages.

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-  Pay over time with Affirm

Messaging can be paired with

- Real time decision
- No late fees
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Photos & Images

Do: Use **lifestyle images** that depict consumption or display products



Avoid: Stand-alone, product-only photos



QR Codes



Include a QR code to guide shoppers to Affirm's flexible payment options and account sign-up.

In-Store Signage Disclosure

We recommend the following when promoting Affirm on in-store signage

Disclosures

- Disclosures should be legible, meaning a reasonable font color and size relative to the rest of the signage

Sign with a general financing message:

"Subject to eligibility. See terms at affirm.ca/help."

- You may replace "affirm.ca/help" with your financing page URL as long as it has the Affirm General Disclosure.

Sign includes installment payment amount:

*"Subject to eligibility. See terms at affirm.ca/help.
For example, an \$XXX purchase could be 4
bi-weekly payments of \$XX.XX at 0% APR for total
repayment of \$XXX (credit charges of \$0)."*

Signage - Québec

Québec French language requirements

French is required in Québec. For in-store and out-of-home signage with French and another language, the French copy must be “markedly predominant” to the other language.

- **Scenario 1:** Display French only.
- **Scenario 2:** If displaying French and English on the same sign, the French font and area should be 2X larger than the English portion
- **Scenario 3:** If displaying French and English on separate signs of the same size, the number of French signs should be 2X greater than the number of English signs.

Please note that signage on billboards and on/in public transit or accesses (including bus shelters) must be exclusively in French.

09 How to Submit Marketing Asset Review Requests

How to Submit Marketing Assets For Review

We have built a three-step process to help you receive Affirm feedback and approval faster:

1. Use the Canada Merchant Marketing Guidelines to ensure your marketing is following marketing compliance guidelines.
2. Share with us a few details about your custom marketing assets, including contests or sweepstakes using the grid as a guide & email to your Affirm Account Manager , Marketing Manager or merchanthelp@affirm.ca.
3. Attach all images of your custom marketing assets making sure files are in high-resolution (file types: jpeg, pdf, png, doc, docx, xls, xlsx, ppt; max size 10 MB per file)

Please allow 3-5 business days for feedback

Business name*	<i>Official business name, as well as any "dba" names</i>
Business website	<i>Provide your web domain (no need to include the http://)</i>
Point of contact*	<i>Name of the person Affirm can contact</i>
Business email*	<i>Provide the email address for your point of contact</i>
Country	<i>Provide the country(s) where the marketing will be distributed</i>
Financing Program	<i>Provide the financing program</i>
Summary*	<i>Provide a brief explanation of the submitted marketing material(s) (one sentence or less)</i>
Expected Launch Date*	<i>Date the material(s) are to be published/distributed</i>
Expected end date	<i>Date the material(s) will stop being used</i>
Audience*	<i>[Dropdown menu] B2C: Business to Consumer B2B: Business to Business Blend: Both B2C & B2B</i>
Medium*	<i>[Select all that apply] Provide the marketing medium(s) (e.g. Audio, Banner Ad, Blog Post, Email, Event, Landing Page, Organic Social, Paid Social, Press Release, Print, Video, other (describe below))</i>
Description*	<i>Enter the relevant information of the marketing campaign - for example, the email subject line and pre-header must be provided for email assets. If the content links through to a separate landing page, provide that page as a URL (or attachment).</i>

***Mandatory fields**

Thank you