

Canada Marketing Guidelines

For Merchants Offering
Pay in 4 and Monthly Installments
(Adaptive Checkout)

April 2026

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Introduction

As an Affirm merchant, you can give your customers the power to enjoy their purchases today and pay for them in installments over time.

This guide will show you how to effectively discuss Affirm's financing options, making it simple for customers to select this payment method.

Your advertising and disclosures about Affirm credit 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 Payment Plans

Payment Plan Options

Affirm offers the following payment options:

- **Pay in 4 bi-weekly installments**
- **Pay in monthly installments**

Payment options available will depend on eligibility and purchase amount and can vary by merchant. Down payments (or payments due today) may be required.

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

Monthly Installments

Affirm offers monthly installment payment options with APRs from 0 - 31.99% APR (subject to provincial regulatory limitations) to help your customer split up the cost of their purchases with no late or hidden fees.

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.

02 Messaging and Photo/Imagery

Messaging

Introduce your customers to the option to pay in installments using the following recommended messages.

- ✓ Split up the cost with Affirm
- ✓ Pay over time with Affirm
- ✓ Make flexible payments with Affirm
- ✓ Pay on your terms with Affirm

For “As low as 0% APR” Messaging:

- Split up the cost with as low as 0% APR with Affirm
- Pay over time with as low as 0% APR with Affirm
- Make flexible payments from as low as 0% APR with Affirm
- Pay on your terms with as low as 0% APR 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


 *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

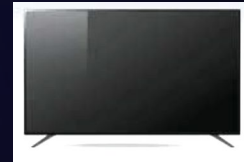
Recommendations for the use of photos and images when promoting Affirm's payment options in marketing:

- **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.

General Disclosure

Rates from 0-31.99% APR (subject to provincial regulatory limitations). 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 \$800 purchase could be 12 monthly payments of \$72.21 at 15% APR for total repayment of \$866.48 (credit charges of \$66.48), or a \$200 purchase could be 4 interest-free payments of \$50 every 2 weeks. Visit helpcenter.affirm.ca for more information.

Limited Time 0% APR Offer Disclosure

Use this disclosure when promoting a limited time 0% or as low as 0% APR offer.

[As low as] 0% APR for X months is available from dd/mm/yyyy to dd/mm/yyyy at XX:XX AM/PM {time zone} on purchases over \$XX. 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. Minimum purchase and down payment may be required. Other financing options may be available with rates from 0-31.99% APR (subject to provincial regulatory limitations). Not all customers will be eligible for 0% APR. For example, an \$800 purchase could be 12 monthly payments of \$72.21 at 15% APR for total repayment of \$866.48 (credit charges of \$66.48), or 4 interest-free payments of \$200 every 2 weeks. Visit helpcenter.affirm.ca for more information.

Product Offer Disclosure

Use this disclosure when promoting a specific product and monthly payment plan

Purchase a {Product Name} for \${Purchase Price} and pay a monthly payment of \${Monthly Payment Amount} for {#} months at {#}% APR for a total repayment amount of \${Total Repayment Amount} (credit charges of \${Total Interest Amount}). Purchase price excludes taxes and other fees.

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. Minimum purchase and down payment may be required. Other financing options may be available with rates from 0-31.99% APR (subject to provincial regulatory limitations). Not all customers will be eligible for 0% APR. For example, an \$800 purchase could be 12 monthly payments of \$72.21 at 15% APR for total repayment of \$866.48 (credit charges of \$66.48). Visit helpcenter.affirm.ca for more information.

04 Website Financing or Landing Page

Hero Image, Headline & Subheadline

Hero Image Options

- Insert an Affirm logo next to your logo with a +, X or | connector between logos
- Include lifestyle images that depict consumer engagement or display products in a natural setting (see [page 9](#) for more details)

Headline Options

- Split up the cost with Affirm
- Pay over time with Affirm
- Make flexible payments with Affirm
- Pay on your terms with Affirm

Subheadline

Split up the cost of your purchase into flexible payments when you select Affirm at checkout.

Headline Options for “As Low as 0% APR” Plans

- Split up the cost with as low as 0% APR with Affirm
- Pay over time with as low as 0% APR with Affirm
- Make flexible payments from as low as 0% APR with Affirm
- Pay on your terms with as low as 0% APR with Affirm

Subheadline for “As low as 0% APR” Plans

Split up the cost of your purchase into flexible payments with as low as 0% APR when you select Affirm at checkout.



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.



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.








Payment Table Examples

To help consumers understand how Affirm payment plans work, we recommend adding a payment example table. You may use the tables below or create your own to match your brand, as long as they include the same fields and figures.

Combined Bi-weekly and Monthly Payments Example Table

HOW IT WORKS						
 PLAN TYPE	 PURCHASE AMOUNT	 PAYMENT AMOUNT	 # OF PAYMENTS	 TOTAL REPAYMENT AMOUNT	 CREDIT RATE (APR)	 TOTAL COST OF BORROWING
PAY IN 4	\$200	\$50 bi-weekly	4	\$200	0%	\$0
PAY MONTHLY	\$800	\$72.21 monthly	12	\$866.48	15%	\$66.48

Monthly Payments Example Table

HOW IT WORKS						
 PURCHASE AMOUNT	 MONTHLY PAYMENT	 # OF PAYMENTS	 TOTAL REPAYMENT AMOUNT	 CREDIT RATE (APR)	 TOTAL COST OF BORROWING	 TOTAL INTEREST CHARGES
\$800	\$72.21	12	\$866.48	15%	\$66.48	\$66.48

Disclosure

Insert the following disclosure on your financing or landing page

Rates from 0-31.99% APR (subject to provincial regulatory limitations). 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 \$800 purchase could be 12 monthly payments of \$72.21 at 15% APR for total repayment of \$866.48 (credit charges of \$66.48), or 4 interest-free payments of \$200 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 over time with as low as 0% APR with Affirm

Split up the cost of your purchase into flexible payments with as low as 0% APR when you select Affirm at checkout

How Affirm Works



Fill your cart:

Then select Affirm at checkout and enter a few details for a real-time decision. Checking your eligibility won't affect your credit score.



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

HOW IT WORKS						
PLAN TYPE	PURCHASE AMOUNT	MONTHLY PAYMENT	# OF PAYMENTS	TOTAL REPAYMENT AMOUNT	CREDIT RATE (APR)	TOTAL COST OF BORROWING
PAY IN 4	\$200	\$50	4	\$200	0%	\$0
PAY MONTHLY	\$800	\$72.21	12	\$866.48	15%	\$66.48

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.

Rates from 0.3189% APR (subject to provincial regulatory limitations). 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 \$800 purchase could be 12 monthly payments of \$72.21 at 15% APR for total repayment of \$866.48 (credit charges of \$66.48), or 4 interest-free payments of \$200 every 2 weeks. Visit helpcenter.affirm.ca for more information.

05 Emails

Email Content

Messaging

Use Approved Headline & Messaging

- Reference **Headline & Messaging options** (see [page 8](#))

Subject Line & Preheader

- Subject Line must clearly indicate the email is an advertisement
- Preheader must align with and support the Subject Line

Message Body Requirements

Include the following financing details:

- **Minimum purchase amount**
- **APR** (e.g., “As low as 0% APR” — do **not** use the word “interest”)
- **Payment term length** (e.g., 6 months)
- **Offer end date** (if applicable)
- **Exclusions** (e.g., taxes, shipping, warranties)

Closing Statement

End the message body with “Terms apply. See footer for details.”

Disclosures

- The General Disclosure or Product Offer Disclosure (see [page 26](#)) must be displayed if the email includes messaging or banners for Affirm’s installment payment options
- 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 Monthly Installments

General Disclosure

Rates from 0-31.99% APR (subject to provincial regulatory limitations). 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 \$800 purchase could be 12 monthly payments of \$72.21 at 15% APR for total repayment of \$866.48 (credit charges of \$66.48), or 4 interest-free payments of \$200 every 2 weeks. Visit helpcenter.affirm.ca for more information.

Product Offer Disclosure

Purchase a {Product Name} for \${Purchase Price} and pay a monthly payment of \${Monthly Payment Amount} for {#} months at {#}% APR for a total repayment amount of \${Total Repayment Amount} (credit charges of \${Total Interest Amount}). Purchase price excludes taxes and other fees.

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. Minimum purchase and down payment may be required. Other financing options may be available with rates from 0-31.99% APR (subject to provincial regulatory limitations). Not all customers will be eligible for 0% APR. For example, an \$800 purchase could be 12 monthly payments of \$72.21 at 15% APR for total repayment of \$866.48 (credit charges of \$66.48). 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 8](#)

Disclosure

- Include the disclosure (see [page 26](#)) 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: Make flexible payments with Affirm

Pay over time with Affirm



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 as low as **0% APR** when you split up the cost with Affirm — with **no late or hidden fees**. You'll receive a real-time decision and **checking your eligibility won't impact your credit score**. Terms apply. See footer for details.

HERE'S HOW:

1. 🛒 **Fill your cart.** Add your favorite items and head to checkout.
2. 🛒 **Choose how you pay.** Select Affirm at checkout to see your payment options. 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](#))

GO SHOPPING

DISCLOSURE

Rates from 0-31.99% APR (subject to provincial regulatory limitations). 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 \$800 purchase could be 12 monthly payments of \$72.21 at 15% APR for total repayment of \$886.48 (credit charges of \$66.48), or 4 interest-free payments of \$200 every 2 weeks. Visit [helpcenter.affirm.ca](#) for more information.

FOOTER

[Business Name]
1234 Main Street, Suite 100
City, Province M5V 3L9

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

06 Social Media

Social Media Content

Introduce your customers to monthly instalments using the following recommended messages.

- ✓ Split up the cost with Affirm
- ✓ Pay over time with Affirm
- ✓ Make flexible payments with Affirm
- ✓ Pay on your terms with Affirm

“As low as 0% APR” Messaging:

- Split up the cost with as low as 0% APR with Affirm
- Pay over time with as low as 0% APR with Affirm
- Make flexible payments from as low as 0% APR with Affirm
- Pay on your terms with as low as 0% APR with Affirm

Photos & Images

Do: Use **lifestyle images** that depict consumption 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.



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"

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/paid media that support redirects;

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

For social media types that do not support redirects;

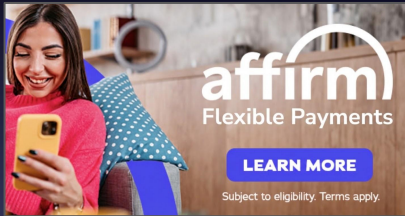
- Add this disclaimer to your post on the (image or in the caption): “**Subject to eligibility. See terms at [affirm.ca/help](#).**”
- You may replace “[affirm.ca/help](#)” with your financing page URL as long as it has the Affirm General Disclosure.

07 Digital (Web) Banners

Digital (Web) Banner Disclosures

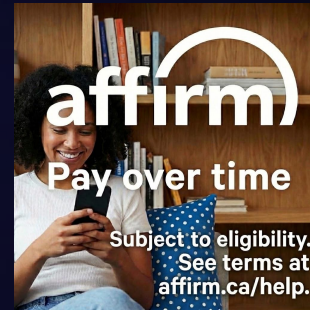
Banners that support redirects;

- 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 installments using the following messages.

- ✓ Split up the cost with Affirm
- ✓ Pay over time with Affirm
- ✓ Make flexible payments with Affirm
- ✓ Pay on your terms with Affirm

“As low as 0% APR” Messaging:

- Split up the cost with as low as 0% APR with Affirm
- Pay over time with as low as 0% APR with Affirm
- Make flexible payments from as low as 0% APR with Affirm
- Pay on your terms with as low as 0% APR with Affirm

Photos & Images

Do: Use **lifestyle images** that depict consumer 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 X
monthly payments of \$XX.XX at X% APR for total
repayment of \$XXX.XX (credit charges of \$XX.XX).”*

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