

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 0-36%. Please check your finance plan for the appropriate range. Any time you are displaying rates, include "APR." 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 0–36% 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. 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.

For example, an \$800 purchase might close \$72.21/mo over 12 months at 15% APR.

Note: Make sure the above sentence that starts with "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. Example statements must include all of the following:

1. Purchase amount
2. Monthly payment amount
3. Term length
4. APR

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.