

Brand guidelines



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06.08.2023

Proprietary
and confidential

Why we need brand guidelines

They help us achieve:

Clarity

Being clear and single-minded about our uniquely relevant point of view distinguishes us from our competitors

Consistency

When we communicate our distinct point of view consistently, across every touchpoint, we build credibility and trust in our brand

Conviction

Clear and concrete brand norms allow us to better rally our employees, merchant partners, and consumers to become brand advocates and loyalists

How to use these guidelines

Refer to our brand guidelines any time you're creating or evaluating work that presents the Affirm brand to the world.

Whether you're crafting a press release, giving feedback on an asset developed by a partner, or even sending an email to a merchant, you are an ambassador of the Affirm brand. These guidelines will help us all express our brand with conviction, clarity, and consistency—and that's what it's all about.

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Brand positioning

Brand positioning

6

Tagline

9

The impact of brand

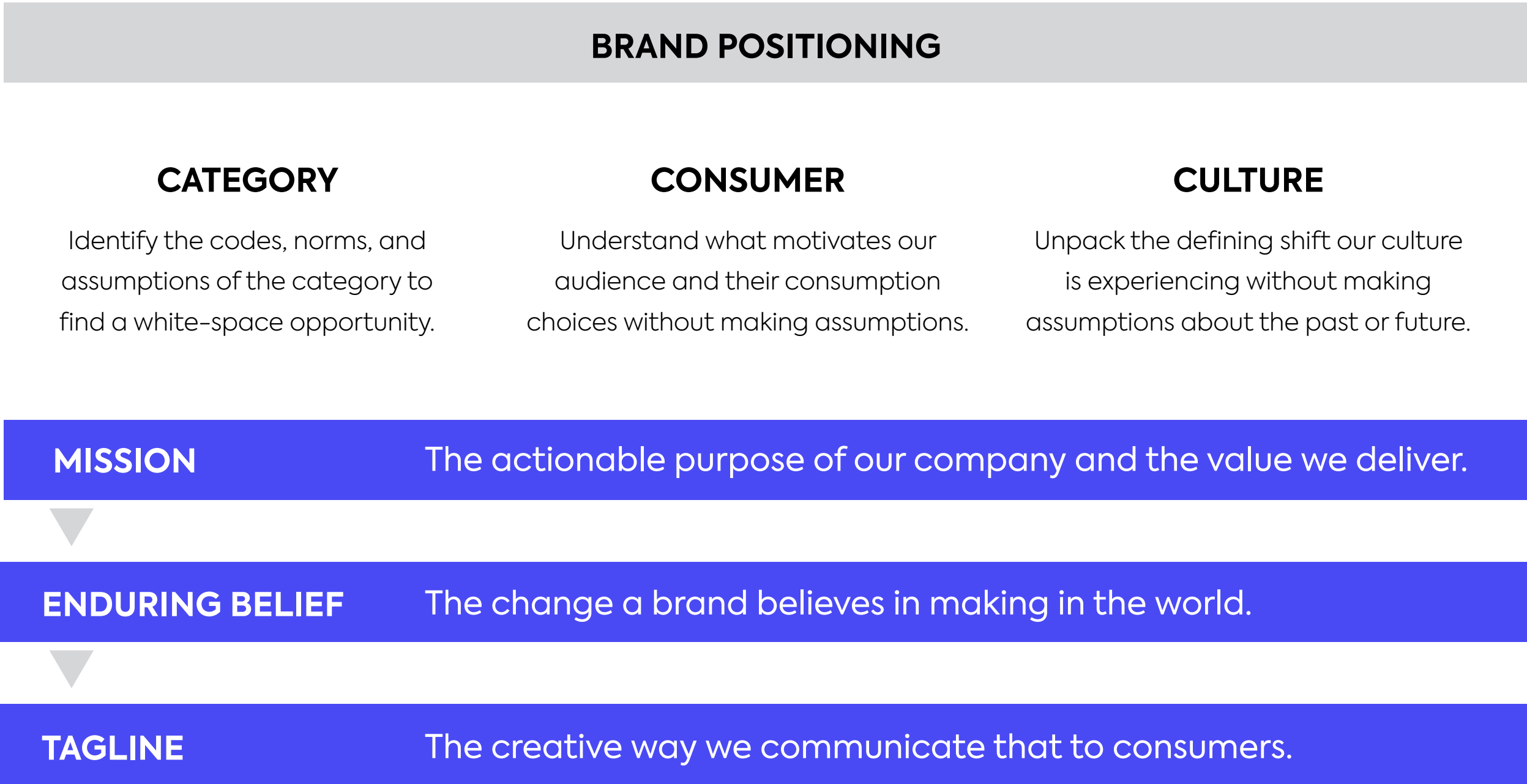
The very best brands in the world are clear, single-minded, and consistent in how they show up in the world.

When you see their billboards, their commercials, or even their color or typeface, you know exactly who they are, who they're for, and what you can expect from them.

Brand starts with positioning

Our brand’s positioning is the distillation of our unique, distinct presence as a **company**. It’s uncovered through research into consumer behavior, the cultural climate, and the competitive landscape. In short, it’s a framework that guides the choices we make by clearly establishing three things:

- What we do (our mission)
- What we believe (our enduring belief)
- How we express it (our tagline)



Our mission

Our enduring belief

Our tagline

A brand mission statement clearly communicates a brand's purpose, objectives, and how it plans to serve its audience. It is action-oriented and gives readers an idea of what your business does and what impact it wants to make. For Affirm, that's **Deliver honest financial products that improve lives.**

A brand's enduring belief is the change it wants to create in the world. It's a north star for any of our communications. For Affirm, that's **Realize the power of your money.**

If our enduring belief is our north star, our tagline is our rallying cry. And unlike our enduring belief, our tagline is meant to be seen by our consumers. **Think of it is our written mark—much like our logo is our visual one.** It's memorable, digestible, and elastic enough to encompass multiple campaigns throughout the entire funnel.

1.4 BRAND TAGLINE

At Affirm, we believe money shouldn't dictate your direction in life. That it should open up options instead of limiting them, and help you get where you're going without getting in your way. That's why we offer people the financial flexibility to choose what works for them—in finances and in life.

Our tagline is a reflection of this belief—and nods to both the products we offer as well as the freedom they can bring.

Our tagline is

Life on your terms

Brand personality

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2.1 BRAND VOICE

Sharp,
not snarky

We're smart and incisive, with a witty, relatable edge. We're never cynical or mean-spirited.

Sincere,
not schmaltzy

We know our role in your life. We're rooting for you, we believe in you, but we understand we're "not on this journey" with you.

To-the-point,
not harsh

We tell it like it is without being flippant or blunt. We neither embellish the facts nor hide what's most important.

Encouraging,
not irresponsible

We support people in getting the things they want and need, but we'll never tell them to make financial decisions that aren't in their best interest.

2.2 EXAMPLE STATEMENTS

Sharp,
not
snarky

We're smart and incisive, with a witty, relatable edge. We're never cynical or mean-spirited.

What it sounds like

- Money doesn't grow on fees (Better than CCs)
- Make money in your sleep (Savings)

What it doesn't

- Still using that one-trick credit card? (Better than CCs)
- Bet your current APY is lower than ours (Savings)

2.2 EXAMPLE STATEMENTS

Sincere,
not
schmaltzy

We know our role in your life. We're rooting for you, we believe in you, but we understand we're "not on this journey" with you.

What it sounds like

- On a budget? Don't budge it. (Flexibility)
- We're always around—but in a good way (Ubiquity)

What it doesn't

- Your budget will breathe a sigh of relief (Flexibility)
- Find us wherever your journey takes you (Ubiquity)

2.2 EXAMPLE STATEMENTS

To-the-
point,
not harsh

We tell it like it is, without being flippant or blunt. We neither embellish the facts nor hide what’s most important.

What it sounds like

- Smarter than the average card (Affirm card)
- Credit isn’t the problem. Credit cards can be. (Why use Affirm)

What it doesn’t

- Your credit card sucks (Affirm card)
- If you’re not using Affirm, you’re doing it wrong (Why use Affirm)

Encouraging, not irresponsible

We support people in getting the things they want and need, but we'll never tell them to make financial decisions that aren't in their best interest.

What it sounds like

- Let your budget do the shopping (Spending)
- See how much you can spend (Purchasing power)

What it doesn't

- You deserve to splurge (Spending)
- You've got plenty to spend (Purchasing power)

Leave your asterisks at the door

Asterisks allow companies to say things that aren't quite true, which is probably why they've become symbolic of the complexity and deceitfulness of traditional financial institutions.

We've committed never to use asterisks on Affirm-owned properties.



Visual identity

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3.1 LOGO

We make a mark

Primary logo

Our primary color logo should be used whenever possible to build consistency in and recognition of our brand.

Logomark

The logomark is a compact version of our primary logo, and it should be used only when there's clear mention of the Affirm brand name. (Social media icons, app icons, etc.)



Primary logo



Logomark

3.1 LOGO USAGE

Our logo, in black and white (and indigo)

Color variations

Whenever possible, please use our full-color logo to build brand recognition. The black and white versions can be used when there are design constraints (eg. the logo is on a photograph or colored background, or when it needs to be printed in one color, or featured with a merchant partner logo).



3.1 LOGO CLEAR SPACE

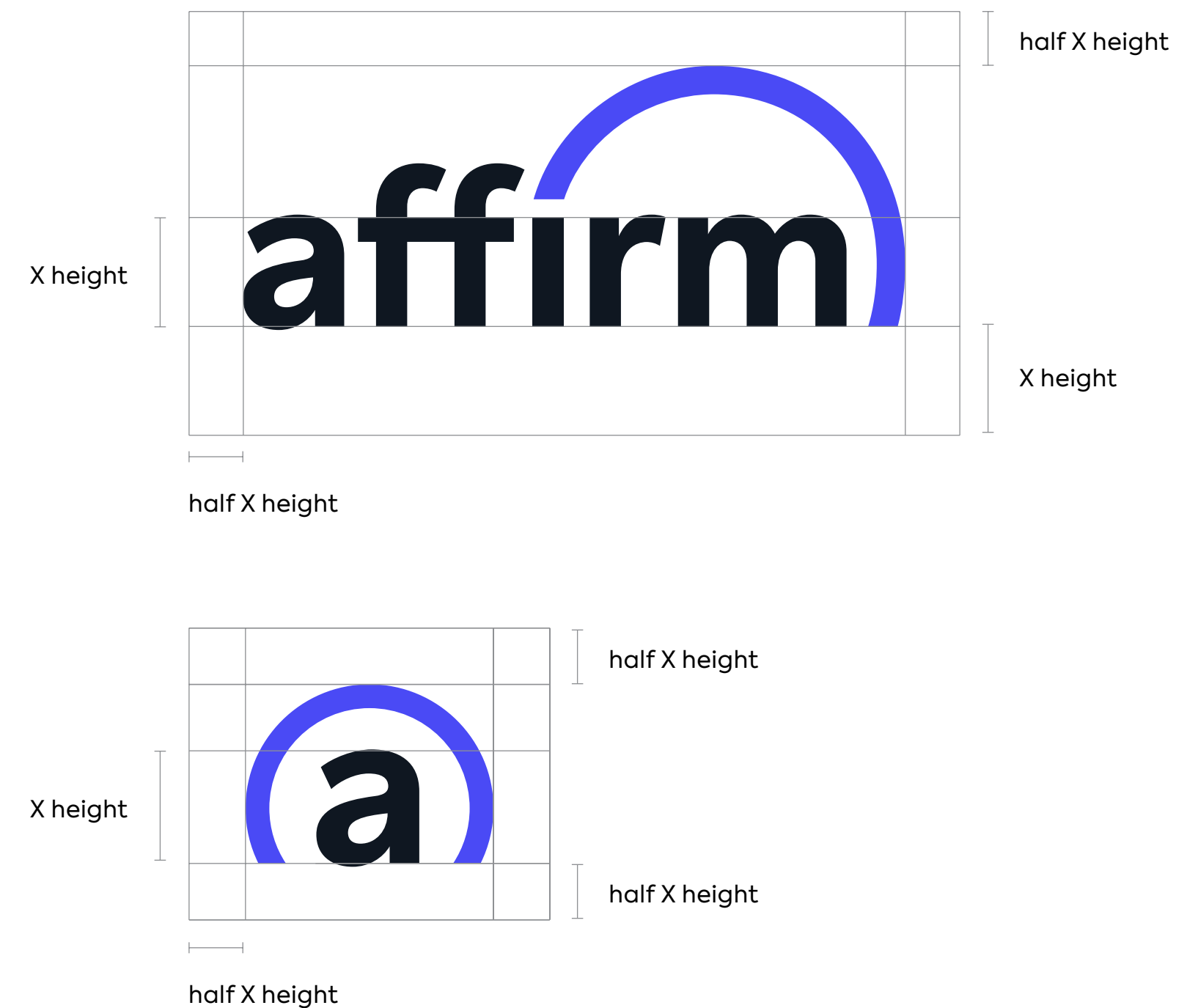
We like room to move

Clear space

The clear space below our full logo is the x-height of our letters. For the top, left, and right sides, the clear space is half the x-height.

To determine the x-height:

- Place the 'x' above the arch and at the baseline of the logo or logo icon
- For the left and right sides, rotate the 'x' 90 degrees and place it directly to the left and right sides of the logo and the arch
- Remember that for the Affirm icon, the clear space is half of the x-height of our letters on all sides



3.1 LOGO CLEAR SPACE

We lead with our heart—and sometimes our logo

Clear space

Always use appropriate clear space around our logo and logomark when using them in a sentence.

Make sure our logo either falls at the beginning or the end of a sentence. If “Affirm” falls in the middle of a sentence, the logo can not be used and “Affirm” must be spelled out.



helps you get the things you want and need

Buy now, pay later with



3.1 LOGO MINIMUM SIZE

No small matter

Our logo is our mark on the world and should always be legible.



Minimum sizes for print assets



Minimum sizes for digital assets

3.1 LOGO DO'S AND DON'TS

You know the drill

A few don'ts

We know you know this already.

But just in case, please:

1. Don't use any unapproved colors
2. Don't distort, space out, or stretch the logo
3. Don't use gradients
4. Don't use the logo to mask any images
5. Don't add a stroke
6. Don't use in an outlined form
7. Don't alter the spacing between the letters
8. Don't alter the spacing between the word and the arch
9. Remember to use the clear space
10. Don't place the logo at an angle
11. Don't use drop shadows



3.1 LOGO SUB-BRANDS

One big,
happy family

Sub-brand architecture

Occasionally, we may create branded names for our products, customer groups, or internal teams. For example:

- Affirm Card™
- Affiirm for business
- Affirm for developers

The name of the product or group is positioned in relation to our master logo using the scale shown here.



Examples

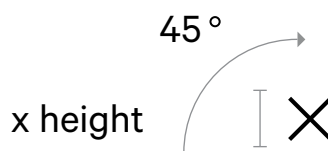
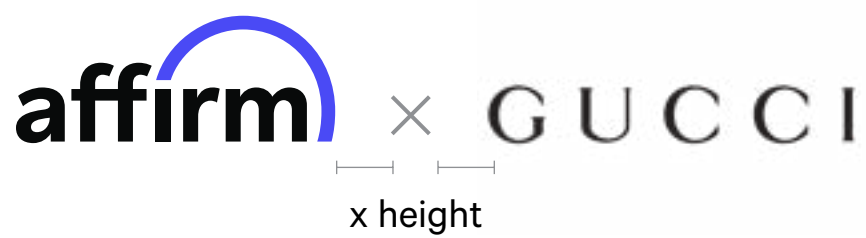
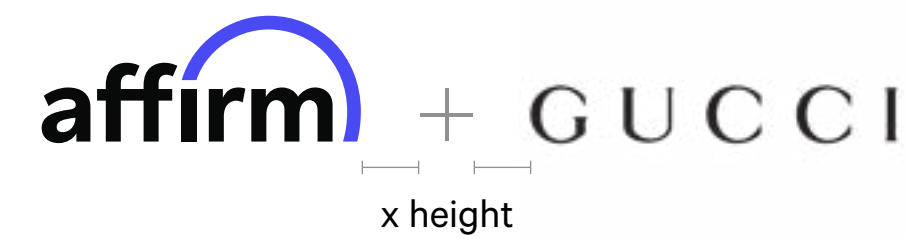


3.1 LOGO + MERCHANT

We work well with others

Our merchant relationships

Affirm works with many different brands, and our relationships with them vary in special ways. Here’s how we like to show them respect visually.



This is a partnership

These relationships occur when Affirm proudly joins forces with another brand. Affirm shares this excitement for the partnership and informs our audience that Affirm is available at their favorite merchant.

This is a collaboration

These relationships are formed with Affirm and a partner merchant to create a delightful product or experience together. Both brands have equal weight in this arrangement, one never overshadows the other.

Showing our true colors

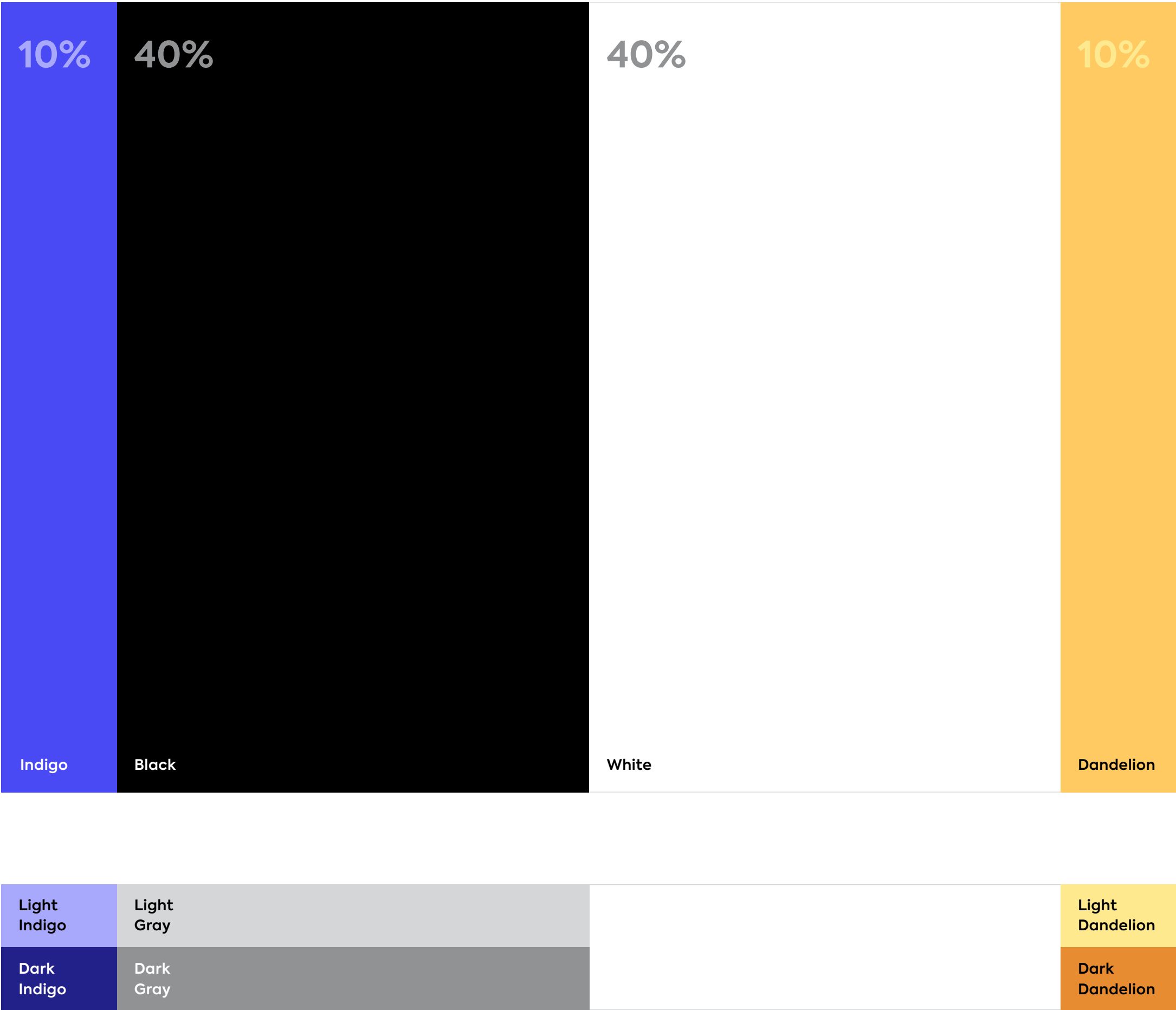
Indigo is our brand color

The color of intuition and perception, indigo conveys devotion, integrity, and sincerity. Our brand color is reserved for making an impact—for example, in headlines or UI.

Dandelion is our accent color

Bright, positive, and exciting, this color is also used sparingly to enhance a design.

Paired with black, white, and gray, which are used to balance our designs, this palette feels clean, approachable, and elevated. Please refer to this usage chart when implementing.



3.2 COLORS

Color by the numbers

When creating digital assets

The RGB or HEX values are all you need.

Using our colors for print

Always use Pantone or CMYK color values for print pieces. Our RGB/HEX colors shift slightly in vibrancy when converted for print use.

<div><div>HEX 4A4AF4</div><div>R 74 G 74 B 244</div><div>C 83 M 66 Y 0 K 0</div><div>PANTONE 2726 C 2728 U</div></div>	<div><div>HEX 000000</div><div>R 0 G 0 B 0</div><div>C 60 M 40 Y 40 K 100</div><div>PANTONE Black 6 C Black 6 U</div></div>	<div><div>HEX FFFFFF</div><div>R 255 G 255 B 255</div><div>C 0 M 0 Y 0 K 0</div></div>	<div><div>HEX FFCA61</div><div>R 255 G 202 B 97</div><div>C 0 M 16 Y 68 K 0</div><div>PANTONE 141 C 128 U</div></div>
<div><div>HEX A8A9FC</div><div>R 168 G 169 B 252</div><div>C 38 M 26 Y 0 K 0</div><div>PANTONE 2716 C 2113 U</div></div>	<div><div>HEX D4D6D7</div><div>R 212 G 214 B 215</div><div>C 16 M 11 Y 11 K 0</div><div>PANTONE 2726 C 2728 U</div></div>		<div><div>HEX FFE98F</div><div>R 255 G 233 B 143</div><div>C 0 M 7 Y 61 K 0</div><div>PANTONE 1215 C 1205 U</div></div>
<div><div>HEX 212189</div><div>R 33 G 33 B 137</div><div>C 100 M 86 Y 0 K 35</div><div>PANTONE 2748 C 2372U</div></div>	<div><div>HEX 909293</div><div>R 144 G 146 B 147</div><div>C 46 M 35 Y 35 K 6</div><div>PANTONE 423 C 424 U</div></div>		<div><div>HEX E88C31</div><div>R 232 G 140 B 49</div><div>C 0 M 52 Y 85 K 2</div><div>PANTONE 7413 C 715 U</div></div>

3.3 FONTS

We make headlines

Axiforma is our primary font

This geometric sans-serif typeface has 20 different styles and is extremely versatile. Its lack of fussiness or frills feels both humble and modern. It's well suited for editorial design, branding, web, display, and broadcast.

How to use it

While Axiforma is our primary font, we're very specific about its use. We reserve this font for headlines or very short blocks of copy.

Axiforma

Aa Bb

Primary weight options

Thin
Light
Book

Secondary weight options

Medium
Semi Bold
Bold
Extra Bold

3.3 FONTS

We make plenty
of small talk, too

Calibre is our secondary font

While it may be number 2, Calibre certainly isn't relegated to the bottom shelf. We use Calibre on a daily basis on multiple platforms and in mediums ranging from web to in-app to mass-marketing materials.

How to use it

This too is a sans-serif, geometric typeface and has 14 different styles, all of which provide excellent legibility in various sizes and weights. It's very well suited for print, web, app, display, and broadcast use.

Calibre

Aa Bb

Primary weight options

Thin
Light
Regular

Secondary weight options

Medium
Semi Bold
Bold
Black

3.3 FONTS

When we need to
speak to everyone

Helvetica is our default font of choice

Online, things don't always go to plan.
Emails are a good example of this.
Not everyone has Axiforma or Calibre
installed on their devices, so we use
Helvetica as our replacement font.

How to use it

If you know that Axiforma won't be
viewable in the digital asset you're
creating and you still need live text,
please use Helvetica instead.

Helvetica

Aa Bb

Primary weight options

Light
Light oblique
Regular

Secondary weight options

Oblique
Bold
Bold Oblique

3.3 FONTS

When we need to
speak Google

Montserrat

If you are working in Google Slides or on HTML banners that need a Google font, Montserrat is the next best thing to Axiforma.

Montserrat

Aa Bb

Primary weight options

Thin
Light
Regular
Medium

Secondary weight options

Semi Bold
Bold
Extra Bold

Our photography
style is journalistic

3.4 PHOTOGRAPHY

It's emotional

Whenever possible, we feature our customers in their natural habitat and capture authentic, real-life moments.

Our photo attributes are emotive, candid, and relatable. Our style is authenticity with polish, and imagery should work across various shopping categories, merchants, and products.



3.5 ILLUSTRATIONS

It's expressive

Our illustrations are simple in design.
We use them purposefully and sparingly.
For example, our illustrations can be
used to help visually explain content
when photography is not able to.

Our illustration library contains a range
of illustrations in various sizes and levels
of detail to suit a number of use cases.





**Realize the
power of
your money**

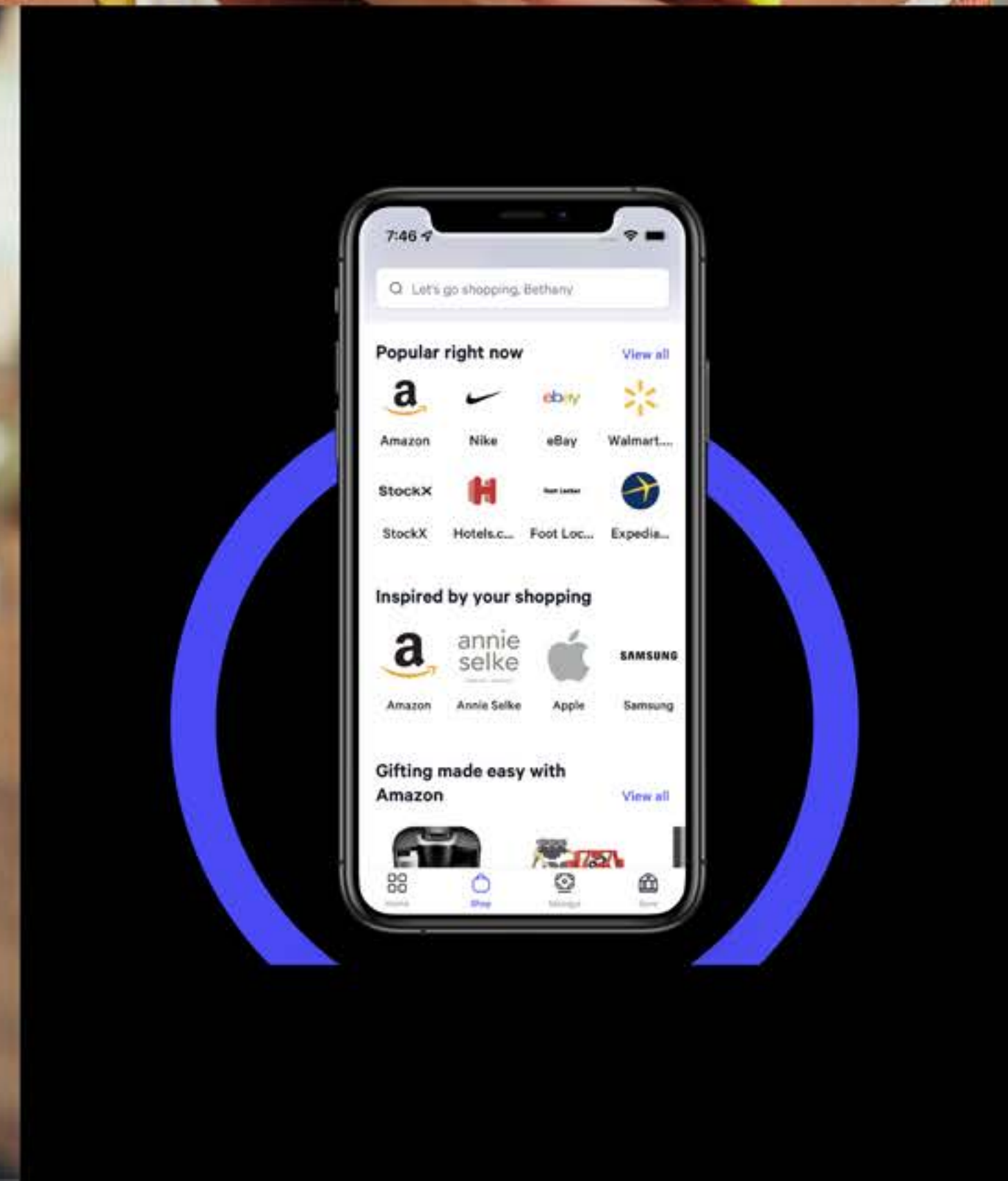
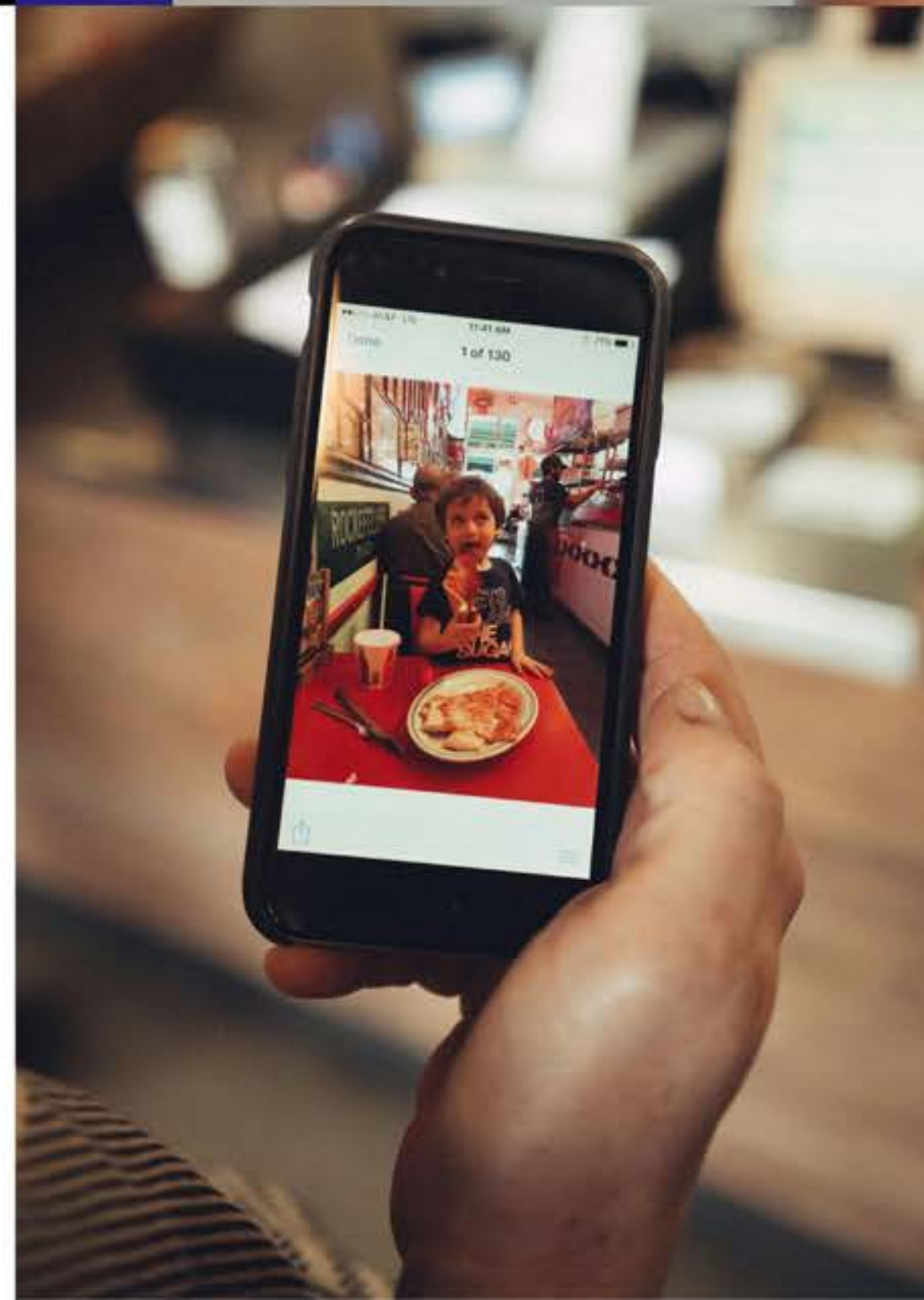



Sharp
not snarky

Sincere
not schmaltzy

To-the-point
not harsh

Encouraging
not irresponsible





Tread

It's more than a treadmill. Peloton Tread offers running, bootcamp, strength, and more. Starting at \$63/mo for 43 months at 0% APR, includes \$350 delivery.


[Shop Bike](#)

affirm + IKON PASS

**50+ destinations.
11 countries.
1 pass.**

Unlock world-class fun next winter with Ikon Pass. Pay over time for your 23/24 Ikon Pass with as low as 0% APR, then explore 50+ unique destinations.

[Buy Ikon Pass](#)



Steamboat

The birthplace of Champagne Powder®

seasons ahead.




NET-A-PORTER

Delight in the bold new SS23 collections sure to put a spring in your step.


Get \$20 off at Nike

Activate your discount below, then make a purchase of \$100+ by 11/1 and pay over time. This is what we call a win-win! See footer for more details.

[Activate and shop](#)



How to get \$20 off



[Activate my discount](#)

[Make it app-on](#)




THE OUTNET

THE OUTNET is the online destination for past-season luxury fashion at up to 70% off.

[Shop now](#)


affirm



We're more than pay-over-time

We're also a smart solution for your finances—especially when you want to keep a little extra cash on hand. Here are a few reasons why we fit right into a healthy financial picture.

[Learn more about Affirm](#)



No longer stressing about a basic need

I was able to get tires, brakes, and rotors for my car. I am now safe when driving my car. It all came due at once and there was no way I could afford it... I'm no longer stressing about a basic need.

-Shawn


No nonsense

"I love Affirm... no gotchas, and no nonsense."

-Russell

affirm


Press play this fall



The best way to celebrate National Video Games Day? Getting the setup and games you've been dreaming of without paying all at once. Start a new tradition of gaming together this season.


[Play now](#)

Shop top brands



affirm + PELOTON


Gains for your home gym



Wherever you are in your fitness journey, build your home gym with Peloton and pay over time. All-Access Membership separate. See footer for details.

[Explore Peloton](#)

Outfit your home gym with Peloton




affirm

There's more in the app

The best way to celebrate National Video Games Day? Getting the setup and games you've been dreaming of without paying all at once. Start a new tradition of gaming together this season.

[Open the app](#)



Everything you need—all in one place

\$1,129.29

Affirm on the go

Shop in-store just about anywhere with the Affirm app. Search where you're shopping and tap "Shop in-store" to use Affirm at the register.

[Download the app](#)





Simple (interest) is better

Most credit cards charge compound interest—a complicated way of saying you'll end up paying interest on your interest. When we charge interest (which isn't always), it's only ever the simple kind—a flat amount that will never go up.

affirm + SEAT GEEK

From 30-inch TV to the 30-yard line



3.6 MARKETING EXAMPLES

affirm

+

SEAT GEEK

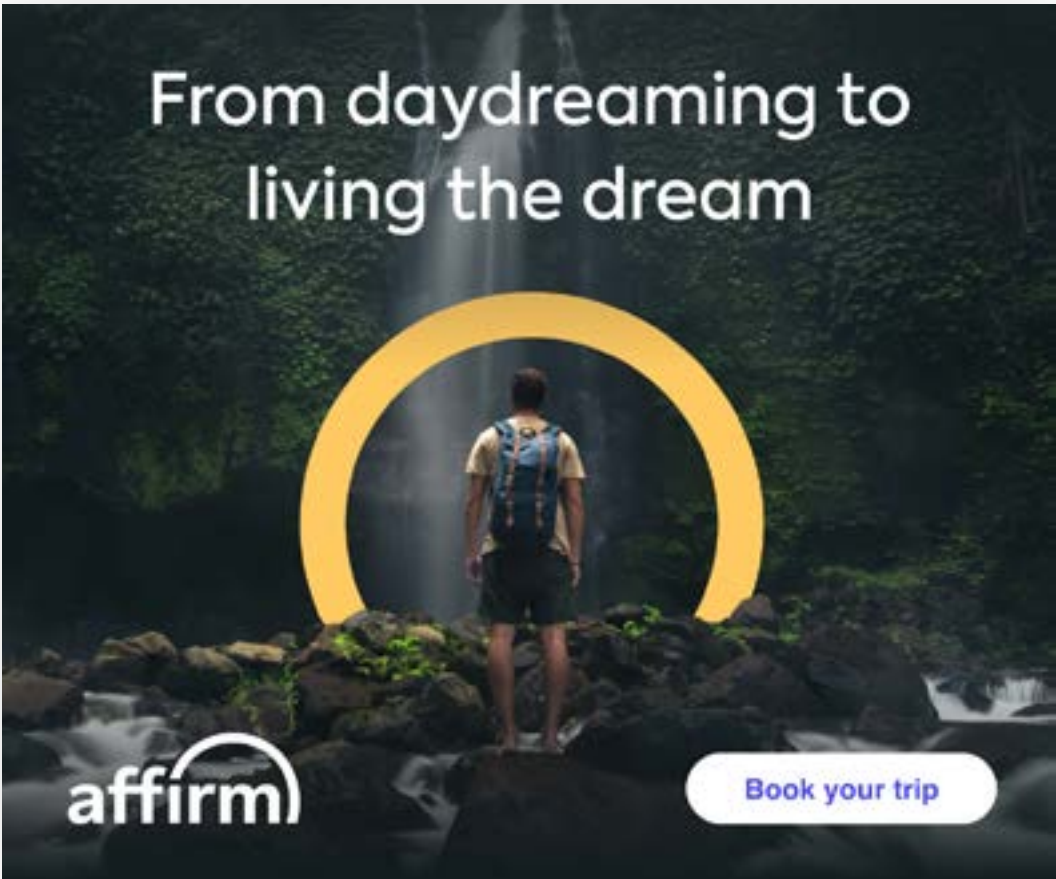


From 30-inch TV to the 30-yard line

Pay over time for NFL tickets on SeatGeek.

Shop tickets

From daydreaming to living the dream



affirm

Book your trip



affirm

From 30-inch TV to the 30-yard line



affirm

+

SEAT GEEK

Shop tickets

LET MOM SHINE

Pay over time for Mother's Day gifts to match any mom's style.

affirm

+

JARED



Diamond Bracelet



Certified Diamond Solitaire Earrings



Diamond Eternity Band



Diamond Bangle Bracelet



From 30-inch TV to the 30-yard line

Pay over time for NFL tickets on SeatGeek.

affirm

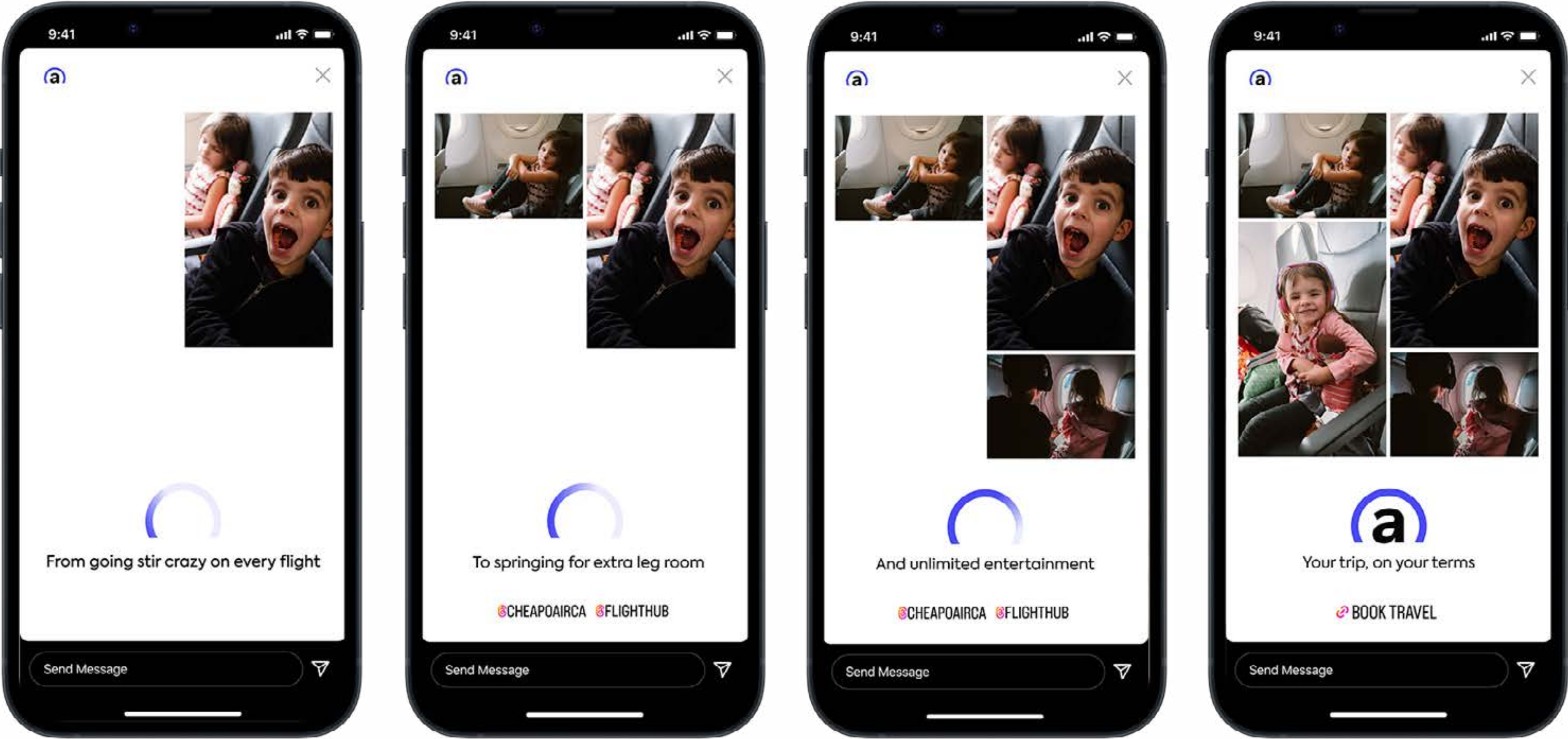
+

SEAT GEEK

Shop tickets



3.6 MARKETING EXAMPLES



Resources for days

PLEASE CLICK FOR:

[Brand one-stop shop site](#)

[Brand logos](#)

[Fonts](#)

[Colors](#)

[Photography library](#)

[Illustration library](#)

[Email templates](#)

[Writing guidelines](#)

[Marketing compliance & legal guidelines](#)

[No asterisks guidelines](#)

THANK YOU

Questions?

brand.creative@affirm.com