

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 things they need without paying for them all at once.

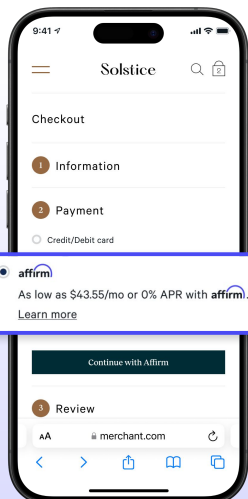
A transparent way for customers to pay

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

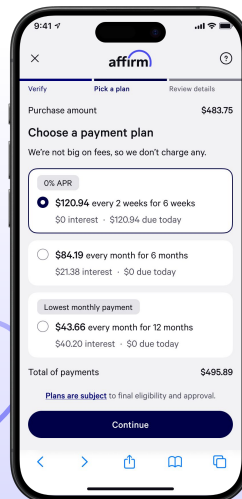
3 easy steps for customers to use Affirm

To get started, customers will enter a few pieces of basic information to create an account and get a real-time decision.

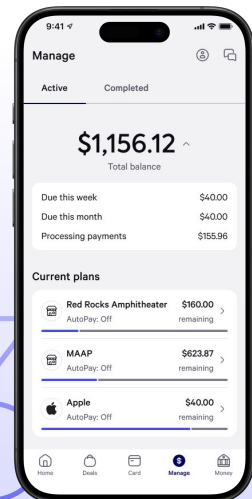
Customer will select Affirm as their payment method



Apply & choose the payment plan



Make payments in the Affirm app or at Affirm.com

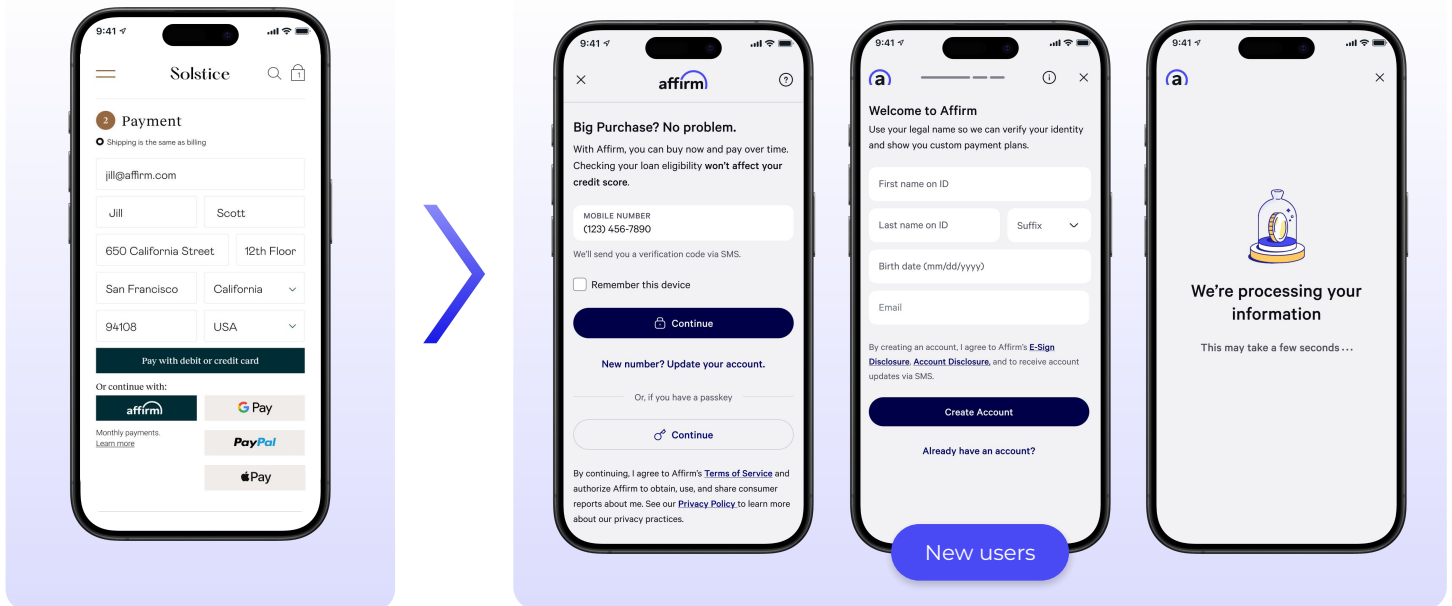


Questions?

If a customer has a question or concern, they can reach Affirm by calling our Customer Support Line (855) 423-3729 or visiting affirm.com/help

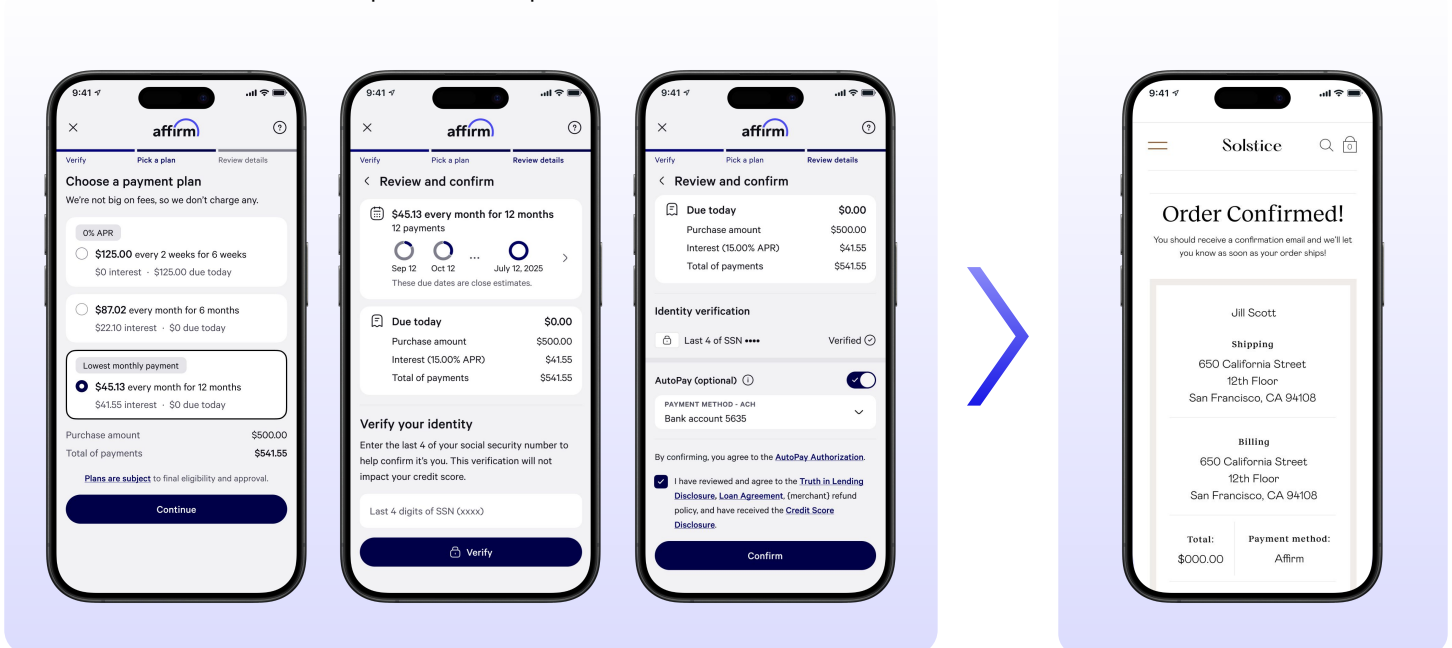
Customer will add items to their cart and select **Checkout with Affirm**

The customer will then follow the application prompts to **create an account** and **get a real-time decision**



The customer will **select the payment plan** that's right for them and **review their loan** to complete their purchase

That's it! The customer has **successfully purchased with Affirm**



Rates from 0-36% APR. For example, a \$800 purchase might cost \$72.21/mo over 12 months at 15% APR. Payment options through Affirm are subject to an eligibility check and are provided by these lending partners: affirm.com/lenders. Options depend on your purchase amount, and a down payment may be required. Affirm availability and eligibility may vary. Restrictions apply. See affirm.com/terms#use. Estimated payment amount may exclude taxes and shipping. For licenses and disclosures, including information for New Mexico residents, see affirm.com/licenses. CA residents: Loans by Affirm Loan Services, LLC are made or arranged pursuant to a California Financing Law license.