

Buy now, pay later without the fees

Affirm is a smarter way to pay over time. Shop pretty much anywhere and pay at your own pace without any fees, so you can get the things you love without breaking your budget.



The choice is yours



Affirm Pay in 4

Make 4 interest-free payments every 2 weeks. Great for everyday purchases.

- No interest or fees
- No impact on your credit score
- Set up easy, automatic payments



Monthly payments

Choose monthly installments. Perfect for big-ticket items.

- No hidden fees—ever
- What you see is what you pay
- Set up easy, automatic payments

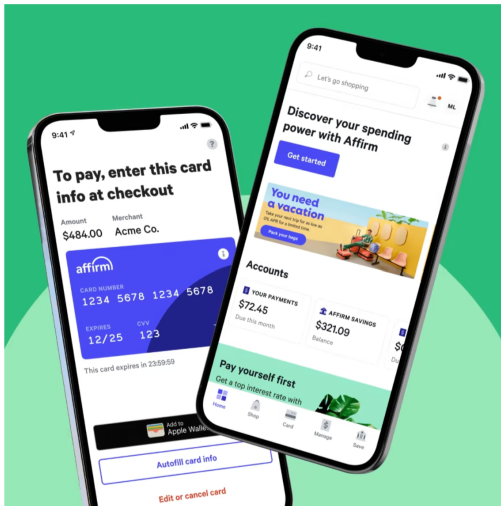


Pay with Affirm anywhere

With a one-time-use virtual card, you can pay over time with us just about anywhere.

[Get started](#)

How to buy with Affirm



STEP 2

Choose your payment terms

You're in control. Pick the payment option that works for you and your budget—from 4 interest-free payments every 2 weeks to monthly installments.

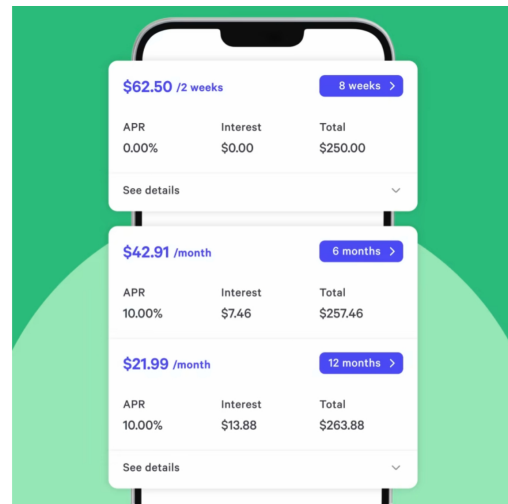
STEP 1

Go shopping

Shop your favorite stores online or in-store and pay later with Affirm. You'll see us at checkout, or you can request a virtual card in the Affirm app.

Get prequalified

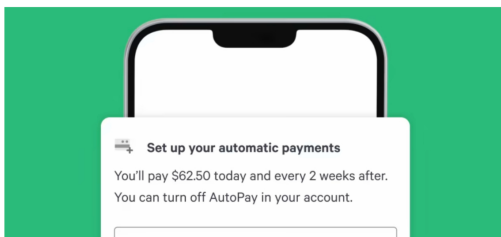
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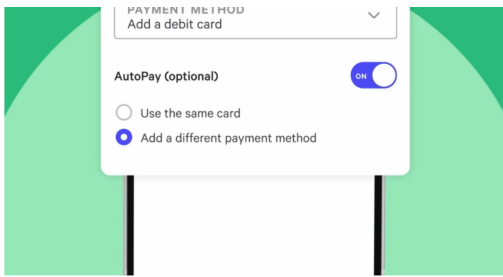


STEP 3

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.

[Download the app](#)

Use Affirm here—and there



Choose Affirm at checkout

Just select Affirm at checkout when shopping at your favorite stores to see your payment options.

[Shop now with Affirm](#)



Shop online and in-store

Shop at thousands of stores you love—and thousands you haven't discovered yet—online and in the Affirm app.

[Download the app](#)



Try our browser extension

Download the Affirm Google Chrome extension in seconds to find out how much you can spend while you shop and browse.

[Download now](#)

Here's what you might pay

\$ 500.00
YOUR PURCHASE

Slider: \$100 to \$3000

1 payment every 2 weeks
4 interest-free payments
\$125.00
Total cost: \$500.00

6 monthly payments
Total interest at 15% APR: \$22.10
\$ 87.02
Total cost: \$522.10



12 monthly payments
Total interest at 15% APR: \$41.55

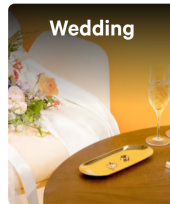
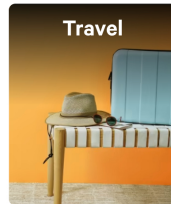
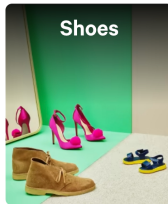
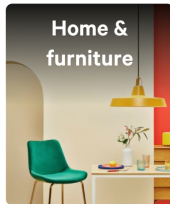
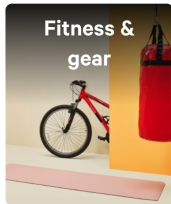
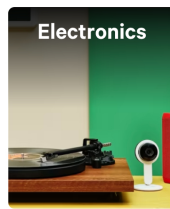
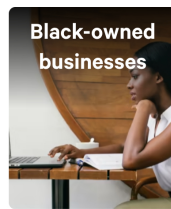
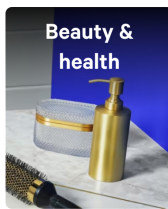
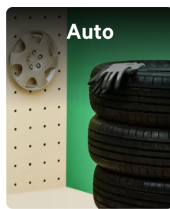
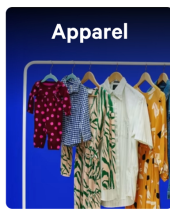
\$45.13

Total cost: \$541.55

For illustrative purposes only.
[See footer for details](#)



Ready to start shopping?



Need more info?

We've got you.

[Help Center](#)

[Why shop with Affirm?](#)

Questions? We're here to help

[Will Affirm affect my credit score?](#)



Does Affirm charge interest and fees?



What does it mean to prequalify?



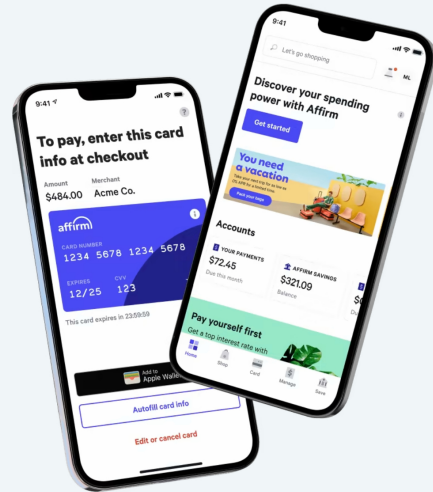
What if I don't see Affirm at checkout?



Pay on the go, wherever you go



Download the Affirm app and discover a new way to pay over time almost anywhere.



United States



CONSUMERS

How it works
Debit+
Savings
Help

BUSINESSES

Get started
Solutions
For developers
Business support

ABOUT AFFIRM

About us
Careers
Investors
Press
Affirm Cares
Diversity & inclusion

Payment options through Affirm are provided by these lending partners: affirm.com/lenders. Your rate will be 0–36% APR based on credit, and is subject to an eligibility check. Affirm Pay in 4 payment option is 0% APR. Options depend on your purchase amount, may vary by merchant, and may not be available in all states. A down payment may be required. For example, a \$800 purchase could be split into 12 monthly payments of \$72.21 at 15% APR, or 4 interest-free payments of \$200 every 2 weeks. Affirm savings accounts are held with Cross River Bank, Member FDIC. California residents: Affirm Loan Services, LLC is licensed by the Department of Financial Protection and Innovation. Loans are made or arranged pursuant to California Financing Law license 60DBO-111681. Debit+ Banking Services are provided by Evolve Bank & Trust, Member FDIC, issuer of the Affirm Debit+ Visa® Debit Card pursuant to a license from Visa U.S.A. Inc. Debit+ is not available to residents of U.S. territories. Affirm, Inc., NMLS ID 1883087. Affirm Loan Services, LLC, NMLS ID 1479506. For licenses and disclosures, see affirm.com/licenses.