



Affirm FAQs

Easy Monthly Payments

- Split purchases into easy monthly payments when you choose Affirm at checkout.
- First payment is due 30 days after initial purchase.

No Late Fees

- Affirm never charges late fees or compounding interest. With Affirm, you'll never be charged more than what you see up front.

No Surprises

- Make easy monthly payments by downloading the Affirm app or logging in online.
- Customers will buy today and pay overtime by completing a simple application on their web-enabled device.
- Checking your eligibility will not affect your credit score.
- Customers will see how much they are prequalified to spend.
- Make sure to request the full amount of the purchase, including tax or shipping.

Requirements

To sign up for Affirm, you must:

- Be 18 years or older (19 years or older in Alabama or if you're a ward of the state in Nebraska).
- Provide a valid U.S. or APO/FPO/DPO home address. Buy with Affirm is not currently available to Iowa and West Virginia residents.
- Provide a valid U.S. mobile or VoIP number and agree to receive SMS texts.
- Have a web-enabled device
- Provide your full name, email address, date of birth, and the last 4 digits of your social security number to help us verify your identity.
- Sign up at <https://www.affirm.com/shop/ontrack>

Identity Verification

Affirm may require additional information to confirm the identity of an applicant including:

- Address Verification and Full SSN
- Government Issued ID
- Email Verification
- Knowledge-based Authentication

Income Verification

Affirm may require additional information to confirm the customer has the ability to repay the loan including:

- Income Verification
- Bank Authorization

HELP

Our merchant support team is only an email away for any store specific questions.

- StoreHelp@Affirm.com

Check out our customer Help Center for more FAQs and to get in touch with Affirm's Customer Support team.

<https://helpcenter.affirm.com/s/>