

AFFIRM, INC. PROHIBITED BUSINESS POLICY

The following categories of businesses and business practices are prohibited from using the Affirm Service (“Prohibited Businesses”). Prohibited Business categories may be imposed through Network Rules or the requirements of our Financial Services Providers. The types of businesses listed are representative, but not exhaustive. If you are uncertain as to whether your business is a Prohibited Business, or have questions about how these requirements apply to you, please contact us at sales@affirm.com.

By registering with Affirm, Inc, Affirm Canada Holdings Ltd, Affirm Australia Pty LTD, Affirm U.K. Limited, or Returnly Technologies, Inc (collectively “we”, “our”, “us”), you are confirming that you will not use the Service to accept payments in connection with the following businesses, business activities or business practices:

KEY DEFINITIONS AND PROHIBITED BUSINESS (Products and Services)

Illegal or High-risk items, activities or transactions

Counterfeit or unauthorized goods	Unauthorized sale or resale of brand name or designer products or unauthorized goods services; Sale of goods or services that are illegally imported or exported due to trade controls
Stolen goods	Sale or resale of products which have been obtained through theft or fraud
Firearms, knives, and weapons	Ammunition, firearms, certain firearm parts of accessories, and certain weapons or knives regulated under applicable law
Explosives and incendiaries	Fireworks and related goods; toxic, flammable, and radioactive materials
Explicit or sexually oriented products	Any explicit, pornographic, erotic, or certain otherwise sexually oriented products or marketing of products
Crude or violent products or marketing of products	Any vulgar or crude products or marketing of products; products that promote violence, hate speech or acts, or racial intolerance

Regulated products and services	Sale of tobacco, e-cigarettes, and e-liquid; vaporizers;
Drug paraphernalia	Any equipment designed for making or using drugs, such as bongs, vaporizers, and hookahs
Fund Aggregation	Engaging in any form of licensed or unlicensed aggregation of funds owed to third parties, factoring,

	or other activities intended to obfuscate the origin of funds
Intellectual property or proprietary rights infringement	Any product or service that directly infringes or facilitates infringement upon the trademark, patent, copyright, trade secrets, or proprietary or privacy rights of any third party; use of Affirm intellectual property without express consent from Affirm; use of the Affirm name or logo including use of Affirm trade or service marks inconsistent with the Affirm Merchant Agreement or in a manner that otherwise harms Affirm or the Affirm brand; any action that implies an untrue endorsement by or affiliation with Affirm
Use of Affirm in a manner inconsistent with its intended use or as expressly prohibited in the Terms of Service	Use of Affirm where there is no bona fide good or service sold; evasion of card network chargeback monitoring programs; sharing Affirm user data with another merchant for cross-selling product or service