



Affirm is a “Buy Now, Pay Over Time” service that allows customers to make purchases and pay for them over time with installment plans. It offers transparent payment options without hidden fees or compound interest.

How does it work?

Select Affirm at checkout, then enter a few pieces of info to determine eligibility. If approved, you'll see available terms. Affirm manages all repayment and follow-up directly with you.

Will checking to see if I qualify impact my credit?

Checking eligibility will not impact credit. If you decide to pay with installments through Affirm, your payment plan and repayment activity may be reported to credit bureaus. You can find more information on Affirm's [Help Center](#).

What are the payment options?

- Pay in 4: Four interest-free payments for balances between \$150–\$249.99.
- Monthly Installments: For balances between \$100 to \$30,000, with interest rates from 10%–36%APR based on the soft credit check

Can I pay off my balance before the due date?

Absolutely! You're welcome to pay off your balance early, and there are no fees or penalties for doing so.

How do I make payments?

Payments can be made anytime via the Affirm website or mobile app (available for iOS and Android). Affirm will send email and text reminders when a payment is approaching. AutoPay will automatically debit your monthly payment from your debit card, checking account, or Affirm Money account on each due date.

What payment methods can I use?

- Pay with your debit card, or checking account for all Affirm purchases at [affirm.com](#) or in the Affirm app.
- Pay by credit card for down payments or Pay in 4 (four biweekly, interest-free payments) only. Chase and Capital One issued credit cards may not be used due to restrictions enacted by those card issuers.
- Pre-paid cards can be used to make monthly payments but are not accepted for down payments.
- Pay with your Apple Pay for all Affirm purchases in the Affirm app on iOS devices.

Note: Affirm currently accepts Apple Pay payment with debit card only, and does not yet support AutoPay with Apple Pay.

What if I have questions?

For questions about your payment plan, balance, or account details with Affirm, please log into your Affirm account at [affirm.com/user/signin/](#). All support is handled directly through Affirm—not your dental practice.

Features	Pay in 4	Monthly Installments
Purchase amount	\$150–\$249.99	\$100 to \$30,000
Number of payments	4	3,6,12,18, 24, 36 months
Payment duration	Every 2 weeks	Monthly
Payment at checkout	Down payment may be required	Down payment may be required
Interest	Interest-free	10–36% APR
Fees?	Never	Never
Credit impact to apply?	No impact to apply. If you decide to pay with installments through Affirm, your payment plan and repayment activity may be reported to credit bureaus if loan is accepted. You can find more information on Affirm's Help Center .	No impact to apply. If you decide to pay with installments through Affirm, your payment plan and repayment activity may be reported to credit bureaus if loan is accepted. You can find more information on Affirm's Help Center .
Credit impact with a loan?	May impact if loan is accepted or delinquent	May impact if loan is accepted or delinquent

Payment options through Affirm are provided by these lending partners: <http://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, at a purchase price of \$800 you could pay a down payment of \$160 today, followed by 12 monthly payments of \$57.77 at 15% APR or 4 interest-free payments of \$200 every 2 weeks. The Affirm Money™ Account is held with Cross River Bank (CRB), Member FDIC. Affirm is not a bank. FDIC insurance covers accounts held with CRB in the event CRB fails. 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. The Affirm Card is a Visa® debit card issued by Evolve Bank & Trust (Evolve), Member FDIC, pursuant to a license from Visa U.S.A. Inc. Affirm is not a bank. FDIC insurance will only cover the failure of Evolve. Learn more. The Affirm Card is not available to residents of U.S. territories. The one-time-use Affirm virtual card is issued by CRB, Sutton Bank, Member FDIC, or Celtic Bank, pursuant to a license from Visa U.S.A. Inc. Affirm, Inc., NMLS ID 1883087. Affirm Loan Services, LLC, NMLS ID 1479506. For licenses and disclosures, see <http://affirm.com/licenses>.