

Affirm Monthly Payments on Eventbrite

Frequently Asked Questions

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What is Affirm?

Affirm is a financing alternative to credit cards and other credit-payment products. Affirm offers instant financing for online purchases on Eventbrite to be paid in fixed monthly installments over 3 or 6 months.

What is required to have an Affirm account?

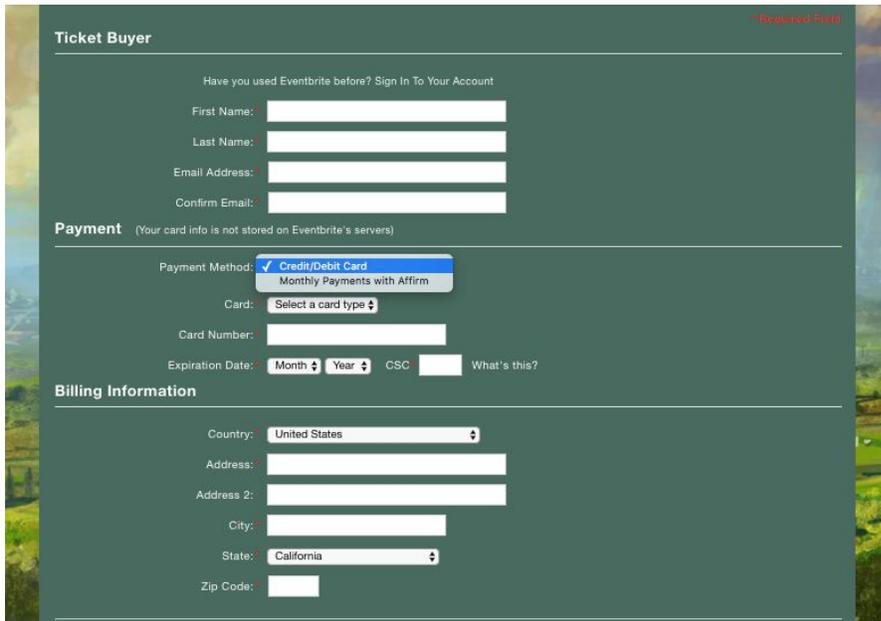
To sign up for Affirm, you must:

1. Be 18 years or older.

2. Provide a valid U.S. or APO/FPO/DPO home address.
3. Provide a valid U.S. mobile number and agree to receive SMS texts from Affirm. The mobile phone account must be registered in your name. We cannot accept VOIP numbers at this time.
4. Provide your full name, email address, date of birth, and the last 4 digits of your social security number to help Affirm verify your identity.

How does Affirm work?

1. At checkout, choose Monthly Payments with Affirm.



Ticket Buyer * Required Field

Have you used Eventbrite before? Sign In To Your Account

First Name:

Last Name:

Email Address:

Confirm Email:

Payment (Your card info is not stored on Eventbrite's servers)

Payment Method: Credit/Debit Card
 Monthly Payments with Affirm

Card:

Card Number:

Expiration Date: CSC [What's this?](#)

Billing Information

Country:

Address:

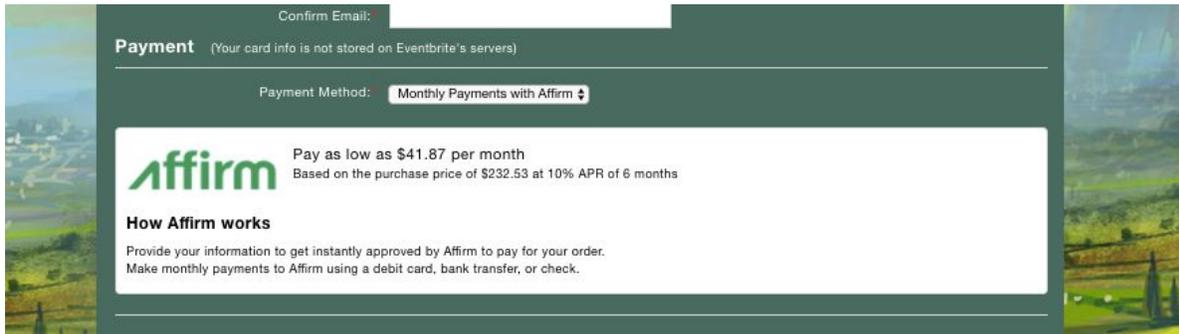
Address 2:

City:

State:

Zip Code:

You will then see basic information about Affirm.



Confirm Email:

Payment (Your card info is not stored on Eventbrite's servers)

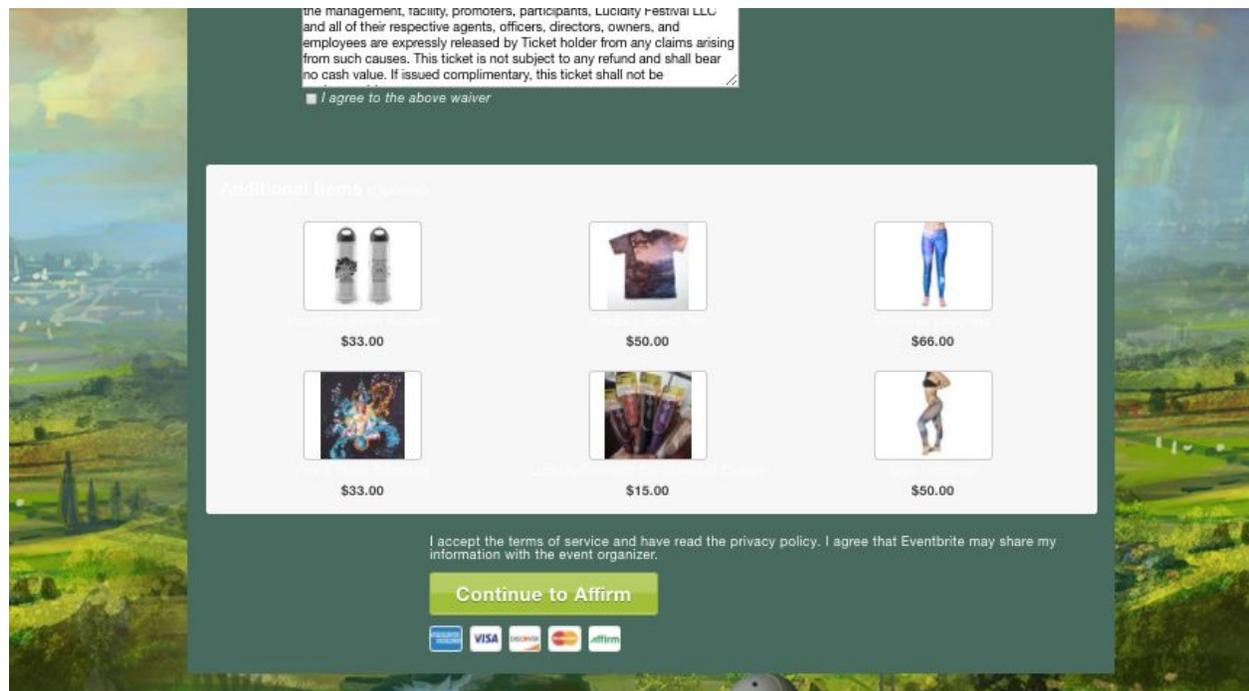
Payment Method:

 Pay as low as \$41.87 per month
Based on the purchase price of \$232.53 at 10% APR of 6 months

How Affirm works

Provide your information to get instantly approved by Affirm to pay for your order.
Make monthly payments to Affirm using a debit card, bank transfer, or check.

Fill out all your information on this page, scroll to the bottom and click “Continue To Affirm”.



2. Affirm prompts you to enter a few pieces of information: Name, email, mobile phone number, date of birth, and the last four digits of your social security number. This information must be consistent and your own.
3. To ensure that you're the person making the purchase, Affirm sends a text message to your cell phone with a unique authorization code.
4. Enter the authorization code into the Affirm application form. Within a few seconds, Affirm notifies you of the loan amount you're approved for, the interest rate, and the number of months you have to pay off your loan. You have the option to pay off your loan over three or six months. Affirm states the amount of your fixed, monthly payments and the total amount of interest you'll pay over the course of the loan.
5. To accept Affirm's financing offer, click Confirm Loan and you're done.

After your purchase, you'll receive monthly email and SMS reminders from Affirm about your upcoming payments. You can also set up autopay to avoid missing a payment. Your first monthly payment is due to Affirm 30 days from the date that Eventbrite processes your order.

How does Affirm approve borrowers for loans?

- Affirm asks for a few pieces of personal information: Name, email address, mobile phone number, date of birth, and the last four digits of your social security number.
- Affirm verifies your identity with this information and makes an instant loan decision.

- Affirm bases its loan decision not only on your credit score, but also on several other data points. This means that you may be able to obtain financing from Affirm even if you don't have an extensive credit history.

Why can't customers outside the U.S. use Affirm?

Affirm is currently available only to customers residing in the United States.

Why was I denied financing by Affirm?

Please contact Affirm via email at help@affirm.com for assistance on denials.

Affirm Interest Rates and Fees

What are Affirm's fees?

The annual percentage rate (APR) on an Affirm loan ranges from 10% to 30%. Affirm discloses any required fees upfront before you make a purchase, so you know exactly what you will pay for your financing. Affirm does not charge any hidden fees, including annual fees.

Does Affirm do a credit check, and how does it impact my credit score?

Affirm does a "soft" credit check, which verifies the customer's identity but does not affect a customer's credit score. Affirm's underwriting model does not use a hard credit check. There is no effect on a consumer's credit score when they apply for an Affirm loan.

How does Affirm determine my interest rate?

Affirm evaluates a number of factors, including your credit score and other data about you to determine your annual percentage rate (APR). If you finance future purchases with Affirm, you may be eligible for a lower APR depending on your financial situation at the time of purchase. When you consider Affirm financing, carefully evaluate the loan terms that Affirm offers you and determine whether the monthly payments fit your budget.

How is interest on an Affirm loan calculated?

Affirm calculates the annual percentage rate (APR) of a loan using simple interest, which equals the rate multiplied by the loan amount and by the number of months the loan is outstanding. This model differs from compound interest, in which the interest expense is calculated on the loan amount and the accumulated interest on the loan from previous periods. Think about compound interest as "interest on interest," which can increase the loan amount. Credit cards, for example, use compound interest to calculate the interest expense on outstanding credit card debt.

Making Affirm Payments and Refunds

How do I make my Affirm payments?

Before each payment is due, Affirm sends you an email or SMS reminder with the installment amount that is coming due and the due date. You have the option to sign up for autopay at www.affirm.com/pay, so you don't risk missing a payment.

Follow these steps to make an Affirm payment:

1. Go to www.affirm.com/account.
2. Enter your mobile phone number. Affirm sends a personalized security PIN to your phone.
3. Enter this security PIN into the form on the next page and click Sign in.
4. After you sign in, a list of your Affirm loans appears, with payments that are coming due. Click the loan payment you would like to make.
5. Make an Affirm payment using a debit card (except pre-paid debit cards) or ACH bank transfer. Please allow 3 to 5 business days for ACH transfers to be reflected on your Affirm account.

When are my Affirm bills due?

Your first monthly payment will be due one calendar month from the date your Affirm loan is processed. Affirm will send you an email and SMS text message to confirm all of your billing due dates. Each monthly payment will be due on the same day of the month throughout the loan period. For example, if you obtain a loan with three monthly payments on January 1st, your first, second, and third payments will be due February 1st, March 1st, and April 1st respectively.

What happens if I don't pay my Affirm bill?

When you take out a loan through Affirm, you are entering into a legal obligation to repay the balance of the loan. This is no different from other agreements to repay people or businesses for goods and services. Affirm reserves the right to refer delinquent accounts to collections. For any questions about this, or if you would like help paying your Affirm balance, please [contact Affirm](#). Please review Affirm's [Terms and Conditions](#).

What if I need more time to pay my Affirm bill?

Unfortunately, Affirm is unable to grant extensions at this time. Rest assured, Affirm will not impose any late fees or additional interest. But a late payment may prevent Affirm from approving any future applications for financing.

Where can I review my Affirm account and payments?

You can review current and past Affirm loans, make payments, and enable automatic payments at www.affirm.com/account.

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What should I do if I'm using automatic payments on Affirm, but I've changed my bank account or my debit card payment failed?

You will need to update your payment information at www.affirm.com/account, under Settings. If you need additional assistance, please email help@affirm.com.

What should I do if I do not agree with the amount on my Affirm bill?

Please review the details of your bill at www.affirm.com/account. If you still have an issue with your bill, please [contact Affirm](#).

What happens to my monthly payments if I get a partial refund?

The partial refund will first be credited to the last monthly bill associated with your loan. If the refund amount is greater than the last monthly bill amount, the remainder of the refund will be applied to the preceding month. All other payment amounts will not change from your original terms.