



# Affirm Health

Disclosure Report  
Date Submitted: June 9th, 2026



## Disclosure Materials

Certified B Corporations must complete a Disclosure Questionnaire to identify potentially sensitive issues related to the company (e.g. historical fines, sanctions, material litigation, or sensitive industry practices).

This component does not affect the company's score on the B Impact Assessment. If the company answers affirmatively to any items in the Disclosure Questionnaire that B Lab deems relevant for public stakeholders, then, as a condition of their certification, the company must:

- 1) Be transparent about details of the disclosure issues identified on the company's public B Impact Report
- 2) Describe how the company has addressed this issue
- 3) Demonstrate that management practices are in place to avoid similar issues from arising in the future, when necessary.

In all cases, the Standards Advisory council reserves the right to refuse certification if the company is ultimately deemed not to uphold the spirit and integrity of the community.

In addition to the voluntary indication of sensitive issues in the Disclosure Questionnaire, companies pursuing Certification also are subject to a background check by B Lab staff. Background checks include a review of public records, news sources, and search engines for company names, brands, executives/founders, and other relevant topics.

Sensitive issues identified through background checks may or may not be within the scope of questions in the Disclosure Questionnaire, but undergo the same review process and are subject to the same possible review by the Standards Advisory Council, including ineligibility for B Corp Certification, required remediation, or disclosure.

### B Lab's Public Complaints Process

Any party may submit a complaint about a current B Corp through [B Lab's Public Complaint Process](#). Grounds for complaint include:

- 1) Intentional misrepresentation of practices, policies, and/or claimed outcomes during the company's [certification process](#)
- 2) Breaches of the B Corp Community's core values as expressed in our [Declaration of Interdependence](#)

**This document contains a copy of the company's completed Disclosure Questionnaire and related disclosure documentation provided by the company.**



# Disclosure Questionnaire

## Industries and Products

|                                                                                                                                   | Yes                                 | No                                  |
|-----------------------------------------------------------------------------------------------------------------------------------|-------------------------------------|-------------------------------------|
| Please indicate if the company is involved in production or trade in any of the following. Select Yes for all options that apply. |                                     |                                     |
| <a href="#">Animal Products or Services</a>                                                                                       | <input checked="" type="checkbox"/> | <input type="checkbox"/>            |
| Biodiversity Impacts                                                                                                              | <input type="checkbox"/>            | <input checked="" type="checkbox"/> |
| Chemicals                                                                                                                         | <input type="checkbox"/>            | <input checked="" type="checkbox"/> |
| Disclosure Alcohol                                                                                                                | <input type="checkbox"/>            | <input checked="" type="checkbox"/> |
| Disclosure Firearms Weapons                                                                                                       | <input type="checkbox"/>            | <input checked="" type="checkbox"/> |
| Disclosure Mining                                                                                                                 | <input type="checkbox"/>            | <input checked="" type="checkbox"/> |
| Disclosure Pornography                                                                                                            | <input type="checkbox"/>            | <input checked="" type="checkbox"/> |
| Disclosure Tobacco                                                                                                                | <input type="checkbox"/>            | <input checked="" type="checkbox"/> |
| Energy and Emissions Intensive Industries                                                                                         | <input type="checkbox"/>            | <input checked="" type="checkbox"/> |
| Fossil fuels<br>Gambling                                                                                                          | <input type="checkbox"/>            | <input checked="" type="checkbox"/> |
| Genetically Modified Organisms                                                                                                    | <input type="checkbox"/>            | <input checked="" type="checkbox"/> |
| Illegal Products or Subject to Phase Out                                                                                          | <input type="checkbox"/>            | <input checked="" type="checkbox"/> |
| Industries at Risk of Human Rights Violations                                                                                     | <input type="checkbox"/>            | <input checked="" type="checkbox"/> |
| Monoculture Agriculture                                                                                                           | <input type="checkbox"/>            | <input checked="" type="checkbox"/> |
| Nuclear Power or Hazardous Materials                                                                                              | <input type="checkbox"/>            | <input checked="" type="checkbox"/> |
| Payday, Short Term, or High Interest Lending                                                                                      | <input type="checkbox"/>            | <input checked="" type="checkbox"/> |
| Water Intensive Industries                                                                                                        | <input type="checkbox"/>            | <input checked="" type="checkbox"/> |
| Tax Advisory Services                                                                                                             | <input type="checkbox"/>            | <input checked="" type="checkbox"/> |

## Outcomes & Penalties

|                                                                                                                                                                                                                       | Yes                      | No                                  |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------|-------------------------------------|
| Please indicate if the company has had any formal complaint to a regulatory agency or been assessed any fine or sanction in the past five years for any of the following practices or policies. Check all that apply. |                          |                                     |
| Anti-Competitive Behavior                                                                                                                                                                                             | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| Breaches of Confidential Information                                                                                                                                                                                  | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| Bribery, Fraud, or Corruption                                                                                                                                                                                         | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| Company has filed for bankruptcy                                                                                                                                                                                      | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| Consumer Protection                                                                                                                                                                                                   | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| Financial Reporting, Taxes, Investments, or Loans                                                                                                                                                                     | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| Hazardous Discharges Into Air/Land/Water (Past 5 Yrs)                                                                                                                                                                 | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| Labor Issues                                                                                                                                                                                                          | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| Large Scale Land Conversion, Acquisition, or Relocation                                                                                                                                                               | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| Litigation or Arbitration                                                                                                                                                                                             | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| On-Site Fatality                                                                                                                                                                                                      | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| Penalties Assessed For Environmental Issues                                                                                                                                                                           | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| Political Contributions or International Affairs                                                                                                                                                                      | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| Recalls                                                                                                                                                                                                               | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| Significant Layoffs                                                                                                                                                                                                   | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| Violation of Indigenous Peoples Rights                                                                                                                                                                                | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| Other                                                                                                                                                                                                                 | <input type="checkbox"/> | <input checked="" type="checkbox"/> |



## Practices

|                                                                                                                                                                                                                    | Yes                      | No                                  |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------|-------------------------------------|
| Please indicate if the following statements are true regarding whether or not the company engages in the following practices. Check all that apply. If the statement is true, select "Yes." If false, select "No." |                          |                                     |
| Animal Testing                                                                                                                                                                                                     | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| Company/Suppliers Employ Under Age 15 (Or Other ILO Minimum Age)                                                                                                                                                   | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| Company prohibits freedom of association/collective bargaining                                                                                                                                                     | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| Company workers are prisoners                                                                                                                                                                                      | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| Conduct Business in Conflict Zones                                                                                                                                                                                 | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| Confirmation of Right to Work                                                                                                                                                                                      | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| Does not transparently report corporate financials to government                                                                                                                                                   | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| Employs Individuals on Zero-Hour Contracts                                                                                                                                                                         | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| Facilities located in sensitive ecosystems                                                                                                                                                                         | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| ID Cards Withheld or Penalties for Resignation                                                                                                                                                                     | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| No formal Registration Under Domestic Regulations                                                                                                                                                                  | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| No signed employment contracts for all workers                                                                                                                                                                     | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| Overtime For Hourly Workers Is Compulsory                                                                                                                                                                          | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| Payslips not provided to show wage calculation and deductions                                                                                                                                                      | <input type="checkbox"/> | <input checked="" type="checkbox"/> |

|                                                      | Yes                                 | No                                  |
|------------------------------------------------------|-------------------------------------|-------------------------------------|
| Sale of Data                                         | <input type="checkbox"/>            | <input checked="" type="checkbox"/> |
| Tax Reduction Through Corporate Shells               | <input type="checkbox"/>            | <input checked="" type="checkbox"/> |
| Workers cannot leave site during non-working hours   | <input type="checkbox"/>            | <input checked="" type="checkbox"/> |
| Workers not Provided Clean Drinking Water or Toilets | <input type="checkbox"/>            | <input checked="" type="checkbox"/> |
| Workers paid below minimum wage                      | <input type="checkbox"/>            | <input checked="" type="checkbox"/> |
| Workers Under Bond                                   | <input type="checkbox"/>            | <input checked="" type="checkbox"/> |
| <a href="#">Other - Pharmaceuticals</a>              | <input checked="" type="checkbox"/> | <input type="checkbox"/>            |

## Supply Chain Disclosures

|                                                                                                             | Yes                      | No                                  |
|-------------------------------------------------------------------------------------------------------------|--------------------------|-------------------------------------|
| Please indicate if any of the following statements are true regarding your company's significant suppliers. |                          |                                     |
| Business in Conflict Zones                                                                                  | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| Child or Forced Labor                                                                                       | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| Negative Environmental Impact                                                                               | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| Negative Social Impact                                                                                      | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| Other                                                                                                       | <input type="checkbox"/> | <input checked="" type="checkbox"/> |



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# Disclosure Questionnaire Statement

## Disclosure Questionnaire Category: Animal Products and Services

**Affirm Health** is involved in the production or sale of animal products and services, meaning that they are more likely to have significant impacts on the environment and animal welfare. Certified B Corps are required to make transparent their involvement in such industries.



# Disclosure Questionnaire Statement

## Disclosure Questionnaire Category: Pharmaceuticals

The current B Corp Certification assesses a company's risk (potential negative impacts) separately from its positive impacts. B Lab's risk standards are additional minimum requirements that companies in controversial industries and/or practices must meet in order to be eligible for B Corp Certification under V1.6. Risk standards are a necessary method to maintain credibility, manage risk, and achieve the impact B Lab seeks in the world.

Affirm Health is directly involved in the Pharmaceutical Industry, an industry which B Lab requires additional minimum standards. During this assessment, it was confirmed that Affirm Health fully meets the minimum requirements for the Pharmaceuticals as outlined in the [Guidance for Eligibility Concerns and Minimum Requirements under V1.6](#) link.

As part of the minimum requirements, Affirm Health's approach to the following topics is publicly disclosed:

- **Government affairs, inclusive of lobbying/advocacy and political activities:** *"Affirm Health Limited does not engage in lobbying/advocacy and political activities, nor does it make any political donations."*
- **R&D and intellectual property strategies:** *"Affirm Health's research and development activities are focused on improving our products' efficacy, quality, and user experience through responsible innovation. Our R&D strategy prioritises patient benefit and clinical relevance. Our approach to intellectual property is defensive and enabling rather than exclusionary. Affirm Health does not pursue aggressive patenting strategies and evaluates IP decisions on a case-by-case basis with consideration of ethical impact, accessibility, and alignment with our mission to improve health outcomes. During the most recent fiscal year, Affirm Health invested approximately 10.3% of annual operating expenditures in R&D activities, including product development, clinical input, technology improvement, and collaborative work with healthcare professionals. As a privately held company, this information is not currently published but may be disclosed in future impact or annual reports as the company scales."*
- **Pricing:** *"Affirm Health applies a responsible, transparent, and context-appropriate approach to pricing. Prices are set based on a combination of cost recovery and value"*



*delivered to consumers and long-term sustainability rather than short-term revenue maximisation. Affirm Health does not engage in discriminatory pricing practices and seeks to ensure that pricing decisions do not create unnecessary barriers to purchase. We do not sell our products in low- or middle-income countries.”*

### **B Lab's Public Complaints Process**

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1. Intentional misrepresentation of practices, policies, and/or claimed outcomes during the [certification process](#), or
2. Breach of the core values articulated in our [Declaration of Interdependence](#) within the B Corp Community.