

**Subscribe to Our Newsletter**

Enter your email

Subscribe

**ROB BONTA***Attorney General*

Consumer Complaint Against A Business/Company

Consumer Complaint Against A Business/Company

/ *Consumer Complaint Against A Business/Company*

Thank you, your submission has been sent.

A copy of your submission is shown below. **Please use your browser Print function to print this page for your records.**

Please be advised that our office cannot represent individual citizens in legal matters, and cannot give individuals legal advice.

If you need legal assistance, we suggest that you contact a private attorney. You may obtain a referral to a certified lawyer referral service by contacting the State Bar at 866-442-2529 (toll-free in California) or 415-538-2250 (from outside California), or via the State Bar website.

If you cannot afford a private attorney, you may consider contacting your local legal aid office. For a referral, visit the Legal Services Corporation and click on the Find Legal Aid

tab.

If you have information about a crime, please report the matter locally to the police department or sheriff's office. For contact information, visit the California Law Enforcement Agencies page and click on your city or county law enforcement agency.

If you are contacting our Office about the national mortgage servicing settlement with Citibank, JPMorgan Chase/Washington Mutual, Bank of America/Countrywide, Wells Fargo/Wachovia, and Ally Financial/GMAC, please visit our National Mortgage Settlement website for helpful information.

Although we do our best to respond to all e-mails as quickly as possible, due to high volume, it is possible to experience a delay. We thank you for your patience.

PUBLIC INQUIRY UNIT

Data you submitted:

Your Information
First Name Charles
Middle Initial W
Last Name Kinslow IV
Address Line 1002 Park Avenue
Address Line 2 Unit 4B
City Monroe
State LA
Zip Code 71201

(+4)

Email Address chase.kinslow@gmail.com

Confirm Email Address chase.kinslow@gmail.com

Area Code 501

Phone Number 7077779

Are you submitting this complaint on behalf of someone else? No

Business Information (Complaint Against):

Company Name Affirm, Inc.

Company Address 650 California Street, 7th Floor

Company City San Francisco

Company State CA

Zip Code 94108

(+4)

Area Code 855

Phone Number 4233729

Email Address resolution@affirm.com

Website www.affirm.com

Complaint

Amount in dispute

\$ 104.63

This complaint concerns unfair, deceptive, and abusive acts or practices (UDAAP) under California Financial Code § 90003 and CFPB supervision standards by Affirm,

Inc. (San Francisco, CA) involving CFPB Complaint #260717-35668593.

1. Fraudulent Loan & Written Liability Clearance: On July 7, 2026, an unauthorized intruder initiated a \$104.63 fraudulent loan (Perfume Empire order PE270138 / Loan #XQ8M-YX19) shipped to San Jose, CA. I immediately called Affirm support (49 mins), but agents refused to halt the charge, stating "it must go through." On July 16, 2026, Affirm Order Review confirmed in writing that I am NOT responsible for this loan.

2. In-App Account Lockdown & Payment Blockade: Immediately following liability clearance, Affirm locked my user interface, disabling in-app payment tools for performing loans while positioning my account for auto-generated delinquency/late fees.

3. Executive Aliases & Legal Coercion: Managing Counsel Andy Y. Chen issued a C&D designating himself sole contact, then emailed claiming calling CS (855-423-3729) was the "only way" and labeled my offer to remit payment via counsel "disingenuous," while threatening a \$1,185.52 counterclaim. Bank BillPay payments were processed and applied by Affirm on July 22-23, disproving Chen's claim.

4. False Disclosures to Federal Regulators: In its July 31 CFPB response, Affirm falsely stated that I initiated a \$26.16 down payment and filed a bank chargeback. In reality, I never authorized a down payment, never held the card instrument on file, and never filed a bank dispute.

Full public record, law enforcement report (Monroe PD #26-29572), and evidence vault: <https://chasekn43.github.io/Kinslow-Affirm-Dispute-Case-Study/>

Briefly state what you would consider a reasonable resolution from the company 1.

Unfreeze account UI. 2. Retract false CFPB claims. 3. Zero balance & zero credit hit.

Have you contacted the company about this issue? Yes

Date of last contact 8/3/2026

Communication means E-mail

Person communicated with Madison Marshall & Arjun Rao (Morgan Lewis & Bockius LLP)

Results of communication Outside counsel remained silent after receiving written notice of false CFPB disclosures.

Have you previously contacted our Office or other agencies about this issue? Yes

Agencies contacted Consumer Protection Financial Bureau

Date agency contacted 7/17/2026

No

Documents

Do you want to upload supporting documents? Yes

Upload supporting documents CFPB Complaint with Affirm Response and Feedback.pdf

Description of document Official CFPB Complaint #260717-35668593, Affirm written response, and consumer rebuttal.

Do you wish to upload a second supporting document? Yes

Upload second supporting document Subsequent Correspondence with Outside Counsel.pdf

Description of second document August 3 formal written notice to outside counsel (Morgan Lewis) documenting Affirm false regulatory statements.

Do you wish to upload a third supporting document? No

Additional Information About You (optional)

Are you 65 years or older? No

Do you have a disability? No

What is your annual household income?

Are you a current member of the U.S. Armed Forces or the immediate family of a service member?

No

Are you a former member of the U.S. Armed Forces? No

Do you have limited English ability? No

Statement

I affirm that the foregoing information is true and accurate Yes

By filing this complaint, I authorize you to send this complaint to the party named, and for that party to communicate, including disclosure of non-public personal information, with the Attorney General's office concerning this complaint.

Yes

Attorney General's Role

Return to the Comment form

