SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

SCHEDULE 13G

UNDER THE SECURITIES EXCHANGE ACT OF 1934

(Amendment No. 1)*

CHIME FINANCIAL, INC.

(Name of Issuer)

Class A Common Stock, par value $0.0001

(Title of Class of Securities)

(CUSIP Number)

09/30/2026

(Date of Event Which Requires Filing of this Statement)

Check the appropriate box to designate the rule pursuant to which this Schedule is filed:

- ☐ Rule 13d-1(b)
- ☐ Rule 13d-1(c)
- ☑ Rule 13d-1(d)

SCHEDULE 13G

CUSIP No.

1	Names of Reporting Persons Menlo Ventures XIV, L.P.
2	Check the appropriate box if a member of a Group (see instructions) ☐ (a) ☑ (b)
3	Sec Use Only
4	Citizenship or Place of Organization DELAWARE

Number of Shares Beneficially Owned by Each Reporting Person With:	5	Sole Voting Power 0.00
	6	Shared Voting Power 3,432,840.00
	7	Sole Dispositive Power 0.00
	8	Shared Dispositive Power 3,432,840.00
9		Aggregate Amount Beneficially Owned by Each Reporting Person 3,432,840.00
10		Check box if the aggregate amount in row (9) excludes certain shares (See Instructions) ☐
11		Percent of class represented by amount in row (9) 1.0 %
12		Type of Reporting Person (See Instructions) PN

SCHEDULE 13G

CUSIP No.

1		Names of Reporting Persons MMEF XIV, L.P.
2		Check the appropriate box if a member of a Group (see instructions) ☐ (a) ☑ (b)
3		Sec Use Only
4		Citizenship or Place of Organization DELAWARE
Number of Shares Beneficially Owned by Each Reporting Person With:	5	Sole Voting Power 0.00
	6	Shared Voting Power 51,155.00
	7	Sole Dispositive Power 0.00
	8	Shared Dispositive Power 51,155.00
9		Aggregate Amount Beneficially Owned by Each Reporting Person 51,155.00
10		Check box if the aggregate amount in row (9) excludes certain shares (See Instructions) ☐

11	Percent of class represented by amount in row (9)	
	0.0 %	
12	Type of Reporting Person (See Instructions)	
	PN	

SCHEDULE 13G

CUSIP No.

1	Names of Reporting Persons	
	Menlo Entrepreneurs Fund XIV, L.P.	
2	Check the appropriate box if a member of a Group (see instructions)	
	☐ (a) ☑ (b)	
3	Sec Use Only	
4	Citizenship or Place of Organization	
	DELAWARE	
Number of Shares Beneficially Owned by Each Reporting Person With:	5 Sole Voting Power	
	0.00	
	6 Shared Voting Power	
	44,100.00	
	7 Sole Dispositive Power	
	0.00	
	8 Shared Dispositive Power	
	44,100.00	
9	Aggregate Amount Beneficially Owned by Each Reporting Person	
	44,100.00	
10	Check box if the aggregate amount in row (9) excludes certain shares (See Instructions)	
	☐	
11	Percent of class represented by amount in row (9)	
	0.0 %	
12	Type of Reporting Person (See Instructions)	
	PN	

SCHEDULE 13G

CUSIP No.

1	Names of Reporting Persons
	MV Management XIV, L.L.C.
2	Check the appropriate box if a member of a Group (see instructions)

	☐ (a) ☑ (b)	
3	Sec Use Only	
4	Citizenship or Place of Organization DELAWARE	
Number of Shares Beneficially Owned by Each Reporting Person With:	5	Sole Voting Power 0.00
	6	Shared Voting Power 3,528,095.00
	7	Sole Dispositive Power 0.00
	8	Shared Dispositive Power 3,528,095.00
9	Aggregate Amount Beneficially Owned by Each Reporting Person 3,528,095.00	
10	Check box if the aggregate amount in row (9) excludes certain shares (See Instructions) ☐	
11	Percent of class represented by amount in row (9) 1.0 %	
12	Type of Reporting Person (See Instructions) OO	

SCHEDULE 13G

CUSIP No.

1	Names of Reporting Persons Menlo Inflection I, L.P.	
2	Check the appropriate box if a member of a Group (see instructions) ☐ (a) ☑ (b)	
3	Sec Use Only	
4	Citizenship or Place of Organization DELAWARE	
Number of Shares Beneficially Owned by Each Reporting Person With:	5	Sole Voting Power 0.00
	6	Shared Voting Power 4,825,155.00
	7	Sole Dispositive Power 0.00
	8	Shared Dispositive Power

4,825,155.00

Aggregate Amount Beneficially Owned by Each Reporting Person

9

4,825,155.00

Check box if the aggregate amount in row (9) excludes certain shares (See Instructions)

10

☐

Percent of class represented by amount in row (9)

11

1.4 %

Type of Reporting Person (See Instructions)

12

PN

SCHEDULE 13G

CUSIP No.

Names of Reporting Persons

1

MMSOP, L.P.

Check the appropriate box if a member of a Group (see instructions)

2

☐ (a)
☑ (b)

3 Sec Use Only

Citizenship or Place of Organization

4

DELAWARE

Number of Shares Beneficially Owned by Each Reporting Person With:

5 Sole Voting Power

0.00

6 Shared Voting Power

78,450.00

7 Sole Dispositive Power

0.00

8 Shared Dispositive Power

78,450.00

Aggregate Amount Beneficially Owned by Each Reporting Person

9

78,450.00

Check box if the aggregate amount in row (9) excludes certain shares (See Instructions)

10

☐

Percent of class represented by amount in row (9)

11

0.0 %

Type of Reporting Person (See Instructions)

12

PN

SCHEDULE 13G

CUSIP No.

1	Names of Reporting Persons MSOP GP, L.L.C.	
2	Check the appropriate box if a member of a Group (see instructions) ☐ (a) ☑ (b)	
3	Sec Use Only	
4	Citizenship or Place of Organization DELAWARE	
Number of Shares Beneficially Owned by Each Reporting Person With:	5	Sole Voting Power 0.00
	6	Shared Voting Power 4,903,605.00
	7	Sole Dispositive Power 0.00
	8	Shared Dispositive Power 4,903,605.00
9	Aggregate Amount Beneficially Owned by Each Reporting Person 4,903,605.00	
10	Check box if the aggregate amount in row (9) excludes certain shares (See Instructions) ☐	
11	Percent of class represented by amount in row (9) 1.4 %	
12	Type of Reporting Person (See Instructions) OO	

SCHEDULE 13G

CUSIP No.

1	Names of Reporting Persons Menlo Inflection II, L.P.	
2	Check the appropriate box if a member of a Group (see instructions) ☐ (a) ☑ (b)	
3	Sec Use Only	
4	Citizenship or Place of Organization DELAWARE	
Number of Shares Beneficially Owned by Each	5	Sole Voting Power 0.00
	6	Shared Voting Power

Reporting Person With:		0.00
	7	Sole Dispositive Power 0.00
	8	Shared Dispositive Power 0.00
9		Aggregate Amount Beneficially Owned by Each Reporting Person 0.00
10		Check box if the aggregate amount in row (9) excludes certain shares (See Instructions) ☐
11		Percent of class represented by amount in row (9) 0.0 %
12		Type of Reporting Person (See Instructions) PN

SCHEDULE 13G

CUSIP No.

1		Names of Reporting Persons MM Inflection, L.P.
2		Check the appropriate box if a member of a Group (see instructions) ☐ (a) ☑ (b)
3		Sec Use Only
4		Citizenship or Place of Organization DELAWARE
Number of Shares Beneficially Owned by Each Reporting Person With:	5	Sole Voting Power 0.00
	6	Shared Voting Power 0.00
	7	Sole Dispositive Power 0.00
	8	Shared Dispositive Power 0.00
9		Aggregate Amount Beneficially Owned by Each Reporting Person 0.00
10		Check box if the aggregate amount in row (9) excludes certain shares (See Instructions) ☐
11		Percent of class represented by amount in row (9) 0.0 %
12		Type of Reporting Person (See Instructions)

PN

SCHEDULE 13G

CUSIP No.

1	Names of Reporting Persons Menlo Entrepreneurs Inflection Fund, L.P.	
2	Check the appropriate box if a member of a Group (see instructions) ☐ (a) ☑ (b)	
3	Sec Use Only	
4	Citizenship or Place of Organization DELAWARE	
Number of Shares Beneficially Owned by Each Reporting Person With:	5	Sole Voting Power 0.00
	6	Shared Voting Power 0.00
	7	Sole Dispositive Power 0.00
	8	Shared Dispositive Power 0.00
9	Aggregate Amount Beneficially Owned by Each Reporting Person 0.00	
10	Check box if the aggregate amount in row (9) excludes certain shares (See Instructions) ☐	
11	Percent of class represented by amount in row (9) 0.0 %	
12	Type of Reporting Person (See Instructions) PN	

SCHEDULE 13G

CUSIP No.

1	Names of Reporting Persons MSOP GP II, L.L.C.
2	Check the appropriate box if a member of a Group (see instructions) ☐ (a) ☑ (b)
3	Sec Use Only

4	Citizenship or Place of Organization DELAWARE	
Number of Shares Beneficially Owned by Each Reporting Person With:	5	Sole Voting Power 0.00
	6	Shared Voting Power 0.00
	7	Sole Dispositive Power 0.00
	8	Shared Dispositive Power 0.00
9	Aggregate Amount Beneficially Owned by Each Reporting Person 0.00	
10	Check box if the aggregate amount in row (9) excludes certain shares (See Instructions) ☐	
11	Percent of class represented by amount in row (9) 0.0 %	
12	Type of Reporting Person (See Instructions) OO	

SCHEDULE 13G

CUSIP No.

1	Names of Reporting Persons Menlo Ventures Management, L.P.	
2	Check the appropriate box if a member of a Group (see instructions) ☐ (a) ☑ (b)	
3	Sec Use Only	
4	Citizenship or Place of Organization DELAWARE	
Number of Shares Beneficially Owned by Each Reporting Person With:	5	Sole Voting Power 7,628.00
	6	Shared Voting Power
	7	Sole Dispositive Power 7,628.00
	8	Shared Dispositive Power
9	Aggregate Amount Beneficially Owned by Each Reporting Person 7,628.00	
10	Check box if the aggregate amount in row (9) excludes certain shares (See Instructions)	

☐

Percent of class represented by amount in row (9)

11

0.0 %

Type of Reporting Person (See Instructions)

12

PN

SCHEDULE 13G

Item 1.

Name of issuer:

(a)

CHIME FINANCIAL, INC.

Address of issuer's principal executive offices:

(b)

101 California Street, Suite 500, San Francisco, CA, 94111.

Item 2.

Name of person filing:

(a) The names of the persons filing this report (collectively, the "Reporting Persons") are: Menlo Ventures XIV, L.P. ("Menlo XIV") MMEF XIV, L.P. ("MMEF XIV") Menlo Entrepreneurs Fund XIV, L.P. ("MEF XIV") MV Management XIV, L.L.C. ("MVM XIV") Menlo Inflection I, L.P. ("MI") MMSOP, L.P. ("MMSOP") MSOP GP, L.L.C. ("MSOP GP") Menlo Inflection II, L.P. ("MI II") MM Inflection, L.P. ("MMI") Menlo Entrepreneurs Inflection Fund, L.P. ("MEIF") MSOP GP II, L.L.C. ("MSOP GP II") Menlo Ventures Management, L.P. ("MV Mgmt Co") The Reporting Persons expressly disclaim status as a "group" for purposes of this Schedule 13G/A.

Address or principal business office or, if none, residence:

(b)

c/o Menlo Ventures 1300 El Camino Real, Suite 150 Menlo Park, California 94025

Citizenship:

(c) Menlo XIV Delaware MMEF XIV Delaware MEF XIV Delaware MVM XIV Delaware MI Delaware MMSOP Delaware MSOP GP Delaware MI II Delaware MMI Delaware MEIF Delaware MSOP GP II Delaware MV Mgmt Co Delaware

Title of class of securities:

(d)

Class A Common Stock, par value $0.0001

CUSIP No.:

(e)

Item 3. If this statement is filed pursuant to §§ 240.13d-1(b) or 240.13d-2(b) or (c), check whether the person filing is a:

(a) ☐ Broker or dealer registered under section 15 of the Act (15 U.S.C. 78o);

(b) ☐ Bank as defined in section 3(a)(6) of the Act (15 U.S.C. 78c);

(c) ☐ Insurance company as defined in section 3(a)(19) of the Act (15 U.S.C. 78c);

(d) ☐ Investment company registered under section 8 of the Investment Company Act of 1940 (15 U.S.C. 80a-8);

(e) ☐ An investment adviser in accordance with § 240.13d-1(b)(1)(ii)(E);

(f) ☐ An employee benefit plan or endowment fund in accordance with § 240.13d-1(b)(1)(ii)(F);

(g) ☐ A parent holding company or control person in accordance with § 240.13d-1(b)(1)(ii)(G);

(h) ☐ A savings associations as defined in Section 3(b) of the Federal Deposit Insurance Act (12 U.S.C. 1813);

(i) ☐ A church plan that is excluded from the definition of an investment company under section 3(c)(14) of the Investment Company Act of 1940 (15 U.S.C. 80a-3);

(j) ☐ A non-U.S. institution in accordance with § 240.13d-1(b)(1)(ii)(J). If filing as a non-U.S. institution in accordance with § 240.13d-1(b)(1)(ii)(J),
please specify the type of institution:

(k) ☐ Group, in accordance with Rule 240.13d-1(b)(1)(ii)(K).

Item 4. Ownership

(a) Amount beneficially owned:

Row 9 of each Reporting Person's cover page to this Schedule 13G/A sets forth the aggregate number of shares of Class A common stock of the Issuer beneficially owned by such Reporting Person as of September 30, 2026 and is incorporated by reference. The Reporting Persons' ownership of the Issuer's securities consists of (i) 3,432,840 shares of Class A common stock held directly by Menlo XIV; (ii) 51,155 shares of Class A common stock held directly by MMEF XIV; (iii) 44,100 shares of Class A common stock held directly by MEF XIV; (iv) 4,825,155 shares of Class A common stock held directly by MI; (v) 78,450 shares of Class A common stock held directly by MMSOP; and (vi) 7,628 shares of Class A common stock held directly by MV Mgmt Co. MVM XIV is the general partner of each of Menlo XIV, MMEF XIV and MEF XIV and shares voting and dispositive power over the securities held by each of Menlo XIV, MMEF XIV and MEF XIV. MSOP GP is the general partner of each of MI and MMSOP and shares voting and dispositive power over the securities held by each of MI and MMSOP. The Reporting Persons beneficially own, in the aggregate, 8,439,328 shares of Class A common stock.

Percent of class:

(b) Row 11 of each Reporting Person's cover page to this Schedule 13G/A sets forth the percentage of the Class A common stock of the Issuer beneficially owned by such Reporting Person as of September 30, 2026 and is incorporated by reference. The shares of Class A common stock beneficially owned by the Reporting Persons represent, in the aggregate, 2.4% of the Issuer's outstanding Class A common stock. Such percentage, and the percentage set forth in each row 11 is based upon 347,019,852 shares of Class A common stock outstanding as of August 3, 2026, as disclosed in the Issuer's Quarterly Report on Form 10-Q filed with the Securities and Exchange Commission (the "SEC") on August 6, 2026. %

(c) Number of shares as to which the person has:

(i) Sole power to vote or to direct the vote:

Row 5 of each Reporting Person's cover page to this Schedule 13G/A sets forth the sole power to vote or to direct the vote of securities of the Issuer beneficially owned by such Reporting Person as of September 30, 2026 and is incorporated by reference.

(ii) Shared power to vote or to direct the vote:

Row 6 of each Reporting Person's cover page to this Schedule 13G/A sets forth the shared power to vote or to direct the vote of securities of the Issuer beneficially owned by such Reporting Person as of September 30, 2026 and is incorporated by reference.

(iii) Sole power to dispose or to direct the disposition of:

Row 7 of each Reporting Person's cover page to this Schedule 13G/A sets forth the sole power to dispose or to direct the disposition of securities of the Issuer beneficially owned by such Reporting Person as of September 30, 2026 and is incorporated by reference.

(iv) Shared power to dispose or to direct the disposition of:

Row 8 of each Reporting Person's cover page to this Schedule 13G/A sets forth the shared power to dispose or to direct the disposition of securities of the Issuer beneficially owned by such Reporting Person as of September 30, 2026 and is incorporated by reference.

Item 5. Ownership of 5 Percent or Less of a Class.

☑ Ownership of 5 percent or less of a class

Item 6. Ownership of more than 5 Percent on Behalf of Another Person.

Not Applicable

Item 7. Identification and Classification of the Subsidiary Which Acquired the Security Being Reported on by the Parent Holding Company or Control Person.

Not Applicable

Item 8. Identification and Classification of Members of the Group.

Not Applicable

Item 9. Notice of Dissolution of Group.

Not Applicable

Item 10. Certifications:

Not Applicable

SIGNATURE

After reasonable inquiry and to the best of my knowledge and belief, I certify that the information set forth in this statement is true, complete and correct.

Menlo Ventures XIV, L.P.

Signature: /s/ Venky Ganesan
Name/Title: By MV Management XIV, L.L.C., Its general partner, By Venky Ganesan, Managing Member
Date: 11/06/2026

MMEF XIV, L.P.

Signature: /s/ Venky Ganesan
Name/Title: By MV Management XIV, L.L.C., Its general partner, By Venky Ganesan, Managing Member
Date: 11/06/2026

Menlo Entrepreneurs Fund XIV, L.P.

Signature: /s/ Venky Ganesan
Name/Title: By MV Management XIV, L.L.C., Its general partner, By Venky Ganesan, Managing Member
Date: 11/06/2026

MV Management XIV, L.L.C.

Signature: /s/ Venky Ganesan
Name/Title: By Venky Ganesan, Managing Member
Date: 11/06/2026

Menlo Inflection I, L.P.

Signature: /s/ Venky Ganesan
Name/Title: By MSOP GP, L.L.C., Its general partner, By Venky Ganesan, Managing Member
Date: 11/06/2026

MMSOP, L.P.

Signature: /s/ Venky Ganesan
Name/Title: By MSOP GP, L.L.C., Its general partner, By Venky Ganesan, Managing Member
Date: 11/06/2026

MSOP GP, L.L.C.

Signature: /s/ Venky Ganesan
Name/Title: By Venky Ganesan, Managing Member
Date: 11/06/2026

Menlo Inflection II, L.P.

Signature: /s/ Venky Ganesan
Name/Title: By MSOP GP II, L.L.C., Its general partner, By Venky Ganesan, Managing Member
Date: 11/06/2026

MM Inflection, L.P.

Signature: /s/ Venky Ganesan
Name/Title: By MSOP GP II, L.L.C., Its general partner, By Venky Ganesan, Managing Member
Date: 11/06/2026

Menlo Entrepreneurs Inflection Fund, L.P.

Signature: /s/ Venky Ganesan
Name/Title: By MSOP GP II, L.L.C., Its general partner, By Venky Ganesan, Managing Member
Date: 11/06/2026

MSOP GP II, L.L.C.

Signature: /s/ Venky Ganesan
Name/Title: By Venky Ganesan, Managing Member
Date: 11/06/2026

Menlo Ventures Management, L.P.

Signature: /s/ Venky Ganesan
Name/Title: By MVM GP, L.L.C., Its General Partner, By Venky Ganesan, Managing Member
Date: 11/06/2026

Exhibit Information

Exhibit 99.1 Joint Filing Agreement

EXHIBIT 99.1

JOINT FILING AGREEMENT

We, the undersigned, hereby express our agreement that the Schedule 13G (or any amendments thereto) relating to the Class A common stock of Chime Financial, Inc. is filed on behalf of each of us.

Dated: November 6, 2026

Menlo Ventures XIV, L.P.

By: MV Management XIV, L.L.C.
Its: General Partner

By: /s/ Venky Ganesan
Name: Venky Ganesan
Title: Managing Member

MMEF XIV, L.P.

By: MV Management XIV, L.L.C.
Its: General Partner

By: /s/ Venky Ganesan
Name: Venky Ganesan
Title: Managing Member

Menlo Entrepreneurs Fund XIV, L.P.

By: MV Management XIV, L.L.C.
Its: General Partner

By: /s/ Venky Ganesan
Name: Venky Ganesan
Title: Managing Member

MV Management XIV, L.L.C.

By: /s/ Venky Ganesan
Name: Venky Ganesan
Title: Managing Member

Menlo Inflection I, L.P.

By: MSOP GP, L.L.C.
Its: General Partner

By: /s/ Venky Ganesan
Name: Venky Ganesan
Title: Managing Member

MMSOP, L.P.

By: MSOP GP, L.L.C.
Its: General Partner

By: /s/ Venky Ganesan
Name: Venky Ganesan
Title: Managing Member

Menlo Inflection II, L.P.

By: MSOP GP II, L.L.C.
Its: General Partner

By: /s/ Venky Ganesan
Name: Venky Ganesan
Title: Managing Member

MM Inflection, L.P.

By: MSOP GP II, L.L.C.
Its: General Partner

By: /s/ Venky Ganesan
Name: Venky Ganesan
Title: Managing Member

Menlo Entrepreneurs Inflection Fund, L.P.

By: MSOP GP II, L.L.C.
Its: General Partner

By: /s/ Venky Ganesan
Name: Venky Ganesan
Title: Managing Member

MSOP GP II, L.L.C.

By: /s/ Venky Ganesan
Name: Venky Ganesan
Title: Managing Member

MSOP GP, L.L.C.

By: /s/ Venky Ganesan
Name: Venky Ganesan
Title: Managing Member

Menlo Ventures Management, L.P.

By: MVM GP, L.L.C.
Its: General Partner

By: /s/ Venky Ganesan
Name: Venky Ganesan
Title: Managing Member