

## BILT REWARDS POINTS EARNING TERMS

**1. Bilt Mastercard® Earning Structure.** When you make at least 5 transactions in a statement period using your Bilt Mastercard, you'll earn points on rent and qualifying net purchases (purchases minus returns /credits) for that statement period. Rent: You'll earn 1 rewards point per \$1 spent on rent paid through the Bilt App or Website with your card account up to a maximum of One Hundred Thousand (100,000) points each calendar year. If your rent payment is less than \$250, you will earn 250 points for that rent payment. Rent payments can only be made to one rental property per month. Travel: 2 rewards points (1 base point plus 1 bonus point) are earned per \$1 spent on qualifying net purchases made directly at retailers whose Merchant Code for Mastercard is classified as airlines, hotels, motels, resorts, cruise lines, and car rental agencies. Dining: 3 rewards points (1 base point plus 2 bonus points) are earned per \$1 spent on qualifying net purchases at retailers whose Merchant Code for Mastercard is classified as eating places and restaurants, drinking places, bakeries, or fast food restaurants. Purchases not processed using the Merchant Codes for Mastercard mentioned above will not qualify for bonus points. Wells Fargo does not have the ability to control how a retailer chooses to classify their business and therefore reserves the right to determine which purchases qualify for bonus points. You may not earn bonus points for purchases made through third-party payment accounts, at online marketplaces, with retailers who submit purchases using a mobile/wireless card reader, or if you use a mobile or digital wallet. Other purchases: 1 rewards point will be earned per \$1 spent on other qualifying net purchases. If you do not make at least 5 transactions in a statement period you'll earn a flat 250 points when you use your Bilt Mastercard to pay rent through the Bilt App or Website. ATM charges, cash advances, traveler's checks, money orders, pre-paid gift cards, Balance Transfers, wire transfers, fees or interest posted to your card account such as returned payment fees, late fees, monthly or annual fees, bets or wagers transmitted over the internet, and casino gaming do not earn points. Refer to [Bilt World Elite Mastercard® Credit Card Rewards Program Agreement \(the "Card Rewards Program"\) Terms and Conditions \("Terms"\)](#) for details.

### 2. Bilt X Lyft.

(a) Bilt Mastercard® x Lyft – up to 5x points. This offer is valid on transactions made beginning on March 8, 2023 and will continue unless notice is provided to you 60 days in advance. Bilt Mastercard® cardholders ("Cardholders") will earn 3 points (1 base point plus 2 bonus points) per dollar spent on net purchases (purchases minus returns/credits) on Lyft rideshare (Standard, Wait & Save, Priority Pickup, Shared, Preferred, Lyft XL, Lux, Lux Black, and Lux Black XL), bikes, and scooters booked and completed through the Lyft app when using the Bilt Mastercard® as the payment method. To earn the 3 points, Cardholders do not need to link their Bilt Rewards and Lyft accounts. This offer is not subject to the 5 transaction minimum requirement each statement period to earn 3 points, but the transaction(s) do count towards the 5 transaction minimum requirement for other earnings. To qualify for 3 points, the Bilt Mastercard® account must be open and not in default at the time of fulfillment. This offer excludes cancellation charges, damage charges, and round up and donate charges. It may take up to seven (7) days after qualifying purchases for points to post to the Bilt Rewards account. If Bilt determines points were awarded towards an ineligible purchase, Bilt may revoke those points at any time at its discretion. When Cardholders link their Bilt Rewards account to the Lyft platform and set Bilt as the active loyalty partner, they will earn 2 points per dollar spent on net purchases on rideshare booked and completed through the Lyft app, excluding bike and scooter services. In order to link the Lyft platform and Bilt Rewards accounts, the phone number from the Lyft platform account must match the phone number on the Bilt Rewards account. When booking and completing a rideshare, Cardholders have the ability to combine these offers to earn up to the 5x points through linking the Bilt Rewards and Lyft accounts and by using the Bilt Mastercard® to pay for the ride. This offer is valid for continental US rides only, and excludes US territories. This offer is subject to the [Bilt Mastercard® Rewards Terms and Conditions](#), [Bilt Rewards Program Terms and Conditions](#) and the [Lyft Terms and Conditions](#).

(b) Bilt Rewards X Lyft 2X points. This promotional offer is valid on transactions made beginning on March 8, 2023 and will continue unless notice is provided to you 60 days in advance. When Bilt Rewards members link their Bilt Rewards account in the Lyft app, they will earn 2x points for every dollar spent on net purchases (purchases minus returns/credits) on rideshare rides booked through the Lyft app. In order to link the Lyft app and Bilt Rewards accounts, the phone number from the Lyft platform account must match the phone number on the Bilt Rewards account. This promotion explicitly excludes cancellation charges, damage charges round up and donate charges, car rentals, bikes, scooter rides, membership subscription products, and other miscellaneous items. It may take up to seven (7) days after qualifying purchases for your Bilt Rewards points to post to your account. Should you receive Bilt Rewards points on an ineligible purchase, Bilt may revoke those points at any time at its discretion. This offer is subject to the [Bilt Rewards Program Terms and Conditions](#) and the [Lyft Terms and Conditions](#).

**3. Bilt Dining.** This promotional offer is valid on transactions made beginning on October 16, 2023. Bilt Rewards members will earn bonus rewards points for every dollar spent on net purchases (purchases minus returns, credits, tips and other discounts) at Bilt Dining restaurants paid using any eligible card on file that is linked to the member's Bilt account (must be a Visa®, Mastercard®, or American Express® card). The bonus points will range from 2x to 10x depending on the points multiplier indicated in the Bilt app at the time of purchase. The applicable multiplier is specific to each restaurant and is subject to change over time, and points will be awarded as indicated in the Bilt app at the time of your payment. The eligible card must be linked to the member's Bilt account at the time of payment in order to qualify for this offer. Bilt Members can access the current list of Bilt Dining restaurants in the Dining tab of the Bilt app. Bilt Members are not required to make reservations in order to earn rewards points at Bilt Dining restaurants. Bilt Members are unable to make reservations through the Bilt app and should contact the restaurant or use a reservation platform directly. This offer will not apply to transactions that are deemed to be "large parties" or "events" based on individual restaurants' dining policies or transactions that are processed by entities other than restaurants such as any third-party marketplaces or online ordering platforms. You may not receive the rewards points if we receive inaccurate information or are otherwise unable to identify your purchase as qualifying for the offer. It may take up to seven (7) days after qualifying purchases for your rewards points to post to your account. Should you receive rewards points on an ineligible or returned/canceled purchase, Bilt may revoke

those rewards points at any time at its discretion. This offer is subject to the [Bilt Rewards Program Terms and Conditions](#) and is provided "as is" with no warranty or guarantee, either express or implied. Bilt reserves the right to modify or revoke this offer at any time.

**4. Bilt Travel Portal.** Important information about the Bilt Travel Portal powered by Expedia. Bilt Rewards Cardholders can earn 2 Bilt Points (1 base plus 1 bonus) for every \$1 in net purchases (purchases minus returns/credits) charged to your Bilt World Elite Mastercard® on all eligible transactions made through the Bilt Travel Portal, powered by Expedia ("Bilt Travel Portal"). Excluding airfare transactions paid in full on your Bilt World Elite Mastercard®, Bilt Travel Portal transaction(s) are not subject to the 5 transaction minimum requirement each statement period to earn 2 Bilt Points, but the transaction(s) do count towards the 5 transaction minimum requirement for other earnings. Airfare transactions paid in full on your Bilt World Elite Mastercard® are subject to the 5 transaction minimum requirement each statement period in order to earn Bilt Points. You will not earn Bilt Points for any portion of your purchase that was redeemed with Bilt Points. Bilt Points will be awarded within 5- 7 days of booking through the Bilt Travel Portal with your Bilt World Elite Mastercard. The following transactions made through the Bilt Travel Portal are eligible: airfare, hotel, car rental, and things to do. Should you receive Bilt Points on an ineligible purchase, Bilt may revoke those Bilt Points at its discretion. Bilt Points earned through Bilt Travel Portal are subject to the [Bilt World Elite Mastercard® Rewards Program Terms and Conditions](#) and [Bilt Rewards program Terms and Conditions](#). All bookings are subject to the Terms and Conditions of the Bilt Travel Portal. Bilt Rewards members will earn 1 Bilt Point for every \$1 spent on all eligible transactions that are not charged to a Bilt World Elite Mastercard® and are made through the Bilt Travel Portal. For transactions made with a combination of cash and Bilt Points, you will receive 1 point per \$1 spent on the cash portion of the transaction. Points will be awarded within 5-7 business days of the trip being taken, not at the time of booking. The following transactions made through the Bilt Travel Portal are eligible: airfare, hotels, car rental & things to do. Should you receive Bilt Points on an ineligible purchase, Bilt may revoke those Bilt Points at its discretion. Bilt Points earned through the Bilt Travel Portal are subject to the [Bilt Rewards program Terms and Conditions](#). All bookings are subject to the Terms and Conditions of the Bilt Travel Portal. Bilt Rewards members and Cardholders may redeem their Bilt Points via the Bilt Travel Portal. Bilt Points redeemed for the following transactions made through the Bilt Travel Portal are eligible: airfare, hotels, car rental & things to do. You may use Bilt Points for the full transaction or a combination of both Bilt Points and cash. Bilt Points will be deducted at the time of booking. Should your trip be eligible for cancellation, as indicated at the time of booking via Bilt Travel Portal and is cancelled per the Bilt Travel Portal's cancellation policy, your Bilt Points will be returned to your Membership account within 5-7 business days. In order to redeem, your membership account must be in good standing and redemptions are subject to the [Bilt Rewards Terms and Conditions](#). All bookings made with Bilt Points are subject to the Terms and Conditions of the Bilt Travel Portal.

**5. Bilt Referral Offer Terms.** Limited time offer. You can receive 2,500 Bilt Points ("Referral Bonus") for each one (1) new Bilt Mastercard® applicant you refer that results in an approved Bilt Mastercard® account ("Successful Referral"). For each five (5) successful referrals you make, you will get an additional 10,000 Bilt Points ("Accelerated Bonus"). Accelerated Bonus points are in addition to the 12,500 (2,500 x 5) Bilt Points you will earn from the referrals themselves. You can receive no more than 50 Referral Bonuses and 10 Accelerated Bonuses under this Offer. For a referral to qualify, they must have not previously created a Bilt Rewards account or opened a Bilt Mastercard® issued by Wells Fargo Bank, N.A.; create their Bilt Rewards account and apply through the unique URL with your referral code (that Bilt will provide to you); be an individual that you know; and submit their application before the offer ends, which may be 12/31/2024 or an earlier date determined by us in our discretion, and with notice of such deadline provided to you at least two weeks in advance. Notice will be provided to you through email. If a referral submits more than one application, whether using referral codes provided by someone else or not, credit for the referral will be given to the person who provided the referral code that was used upon account creation. Each Referral Bonus will be deposited to your rewards account within thirty (30) days after the referral has satisfied the requirements outlined above. You can track your progress towards each Referral Bonus in the Bilt Rewards App but please note that, for privacy reasons, Bilt can only notify you once a referral successfully obtains a Bilt Mastercard® account. Your Rewards program account and credit card account must be open and in good standing at the time a Referral Bonus is deposited into your account to receive the Bonus. We may withdraw your ability to refer applicants, and withhold awarding (or reclaim a previously awarded) Referral Bonus, if we believe, in our sole discretion, that you are engaged in fraud, misuse or abuse of this offer, the Bilt Rewards program or the Bilt Mastercard® terms. Points granted as a Referral Bonus will not count towards your tier status (Silver, Gold, Platinum) for the calendar year and you will not be awarded tier points accordingly. The value of the Referral Bonus(es) may be taxable income to you. You are responsible for any federal or state taxes resulting from the receipt of Referral Bonus(es). Please consult your tax advisor if you have questions about the tax treatment of a Referral Bonus. To the extent you decide to post your referral link on any third party website or platform, such as a social media website, you must comply with that third party's terms of use. You should also be aware that by engaging in such activity on a third party site you will be, at your own risk, subjecting yourself to those third party sites' privacy, security and consumer practices and policies which Bilt Rewards does not endorse or control. Terms and conditions for the Bilt Rewards program apply. Visit [www.biltrewards.com/terms](http://www.biltrewards.com/terms) for more information. Subject to the [Referral Offer Terms](#).

**6. Bilt Rewards Rent Points.** For members without a Bilt Mastercard®, you will earn a flat rate of Two Hundred Fifty (250) Points per monthly Rent payment at an In-Network property made through the Bilt App up to a maximum of Two Hundred Fifty (250) Points per month.

**7. Fitness Bookings.** You will earn rewards points for every dollar spent on booking fitness classes through the Bilt app or Bilt website. The rewards points will be awarded at a rate of 2x-10x per dollar spent depending on the rewards points multiplier indicated in the Bilt app at the time of purchase. The applicable multiplier is specific to each studio and is subject to change over time, and rewards points will be awarded as indicated in the Bilt app or on the Bilt website at the time of purchase. Classes must be purchased directly through Bilt in order to be eligible to earn rewards points and must be booked with any eligible card on file that is linked to the member's Bilt account (must be a Visa®, Mastercard®, or American Express® card). All Bilt Rewards members are eligible to earn rewards points on fitness classes booked in the Bilt app. Bookings directly on the partner website or app do not qualify for additional rewards points. You are not eligible to earn any rewards

points on fitness classes booked in the Bilt app using rewards points. There is no maximum amount of rewards points you can earn under this offer. It may take up to seven (7) days for rewards points earned under this offer to post to your account. Should you receive rewards points on an ineligible purchase, Bilt retains the right to deduct those rewards points in the future. This offer is subject to the [Bilt Rewards Program Terms and Conditions](#) and is provided "as is" with no warranty or guarantee, either express or implied. Bilt reserves the right to modify or revoke this offer at any time.