

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. The following purchases and transactions are excluded from earning bonus points: tax payments, third party payment accounts, at online marketplaces, with retailers who submit purchases using a mobile or wireless card reader or if you use a mobile or digital wallet. 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 the [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 modes, 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, Lyft pass credits not issued by Bilt Rewards, and Lyft Concierge Rides. Cardholders will earn 2 points per dollar spent on Lyft Pass credits that are issued directly by Bilt Rewards. 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 U.S. rides only and excludes U.S. territories. This offer is subject to the [Bilt World Elite Mastercard® Credit Card Rewards Program Agreement \(the "Card Rewards Program"\) Terms and Conditions \("Terms"\)](#), [Bilt Rewards Terms & 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 Terms & Conditions](#) and the [Lyft Terms and Conditions](#).

3. Bilt Neighborhood 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 Neighborhood 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 amount of bonus points awarded is specific to each restaurant, depends on the points multiplier indicated in the Bilt app at the time of purchase, and is subject to change over time. 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 Neighborhood Dining restaurants in the Neighborhood Dining tab of the Bilt app. Bilt Members are not required to make reservations in order to earn rewards points at Neighborhood 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 Terms & Conditions](#) and [Bilt Rewards Earning Terms](#) 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.

Certain Bilt Neighborhood Dining restaurants are also part of Rewards Network, a dining aggregator that operates many different rewards programs, of which Bilt Neighborhood Dining is only one. Any one eligible credit and/or debit card may be linked with only one Rewards Network-powered program. In order to earn Bilt Neighborhood Dining points at Rewards Network restaurants if any card linked to your Bilt account is also linked to another Rewards Network-powered program, you must toggle on "Enable Rewards" in the dining tab of the Bilt app or website, which will automatically enroll all cards linked to your Bilt account to the Bilt Neighborhood Dining Program and unenroll you from other Rewards Network-powered programs to which you are currently linked. If you subsequently link any card linked to your Bilt account to another Rewards Network-powered program, you will not earn Bilt Neighborhood Dining points at Rewards Network restaurants, regardless of which linked card you use, and that specific card will earn rewards under the new program. You will be notified if any given card has been removed from one Rewards Network-powered program because it has been linked to another program.

4. Bilt Travel Portal.

(a) For bookings prior to March 28, 2025:

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® Credit Card Rewards Program Agreement \(the "Card Rewards Program"\) Terms and Conditions \("Terms"\)](#) and [Bilt Rewards Terms & Conditions](#). All bookings are subject to the [Travel Services Terms & Conditions of the Bilt Travel Portal](#). These are accessible upon sign-in.

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 & Conditions](#). All bookings are subject to the [Travel Services Terms & Conditions of the Bilt Travel Portal](#). These are accessible upon sign-in.

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 & Conditions](#). All bookings are subject to the [Travel Services Terms & Conditions of the Bilt Travel Portal](#). These are accessible upon sign-in.

(b) For bookings on or after March 28, 2025:

When you as a Bilt Rewards member book an accommodation through the Bilt Travel Portal, you can earn 2 bonus Bilt Points for every \$1 in net purchases (purchases minus returns/credits) on eligible transactions charged to an eligible card that is linked to your Bilt account (must be a Visa®, Mastercard®, or American Express® card) made through the Bilt Travel Portal. The eligible card must be linked to your Bilt account at the time of payment in order to qualify for this offer. You may only earn bonus Bilt Points on eligible purchases made entirely with a linked card. No bonus Bilt Points will be earned on a purchase if any portion thereof is paid with redeemed Bilt Points. When you book accommodations through the Bilt Travel Portal, your Bilt Points will be awarded after you complete your stay if the purchase is eligible for earning Bilt Points. You won't earn bonus Bilt Points if you don't complete your stay as booked. If you happen to receive Bilt Points for any purchase that doesn't qualify under our program rules, Bilt reserves the right to remove these points from your account.

When you as a Bilt Rewards member book a flight through the Bilt Travel Portal or with a Bilt Travel Advisor, you can earn 1 bonus Bilt Point for every \$1 in net purchases (purchases minus returns/credits) on all eligible transactions charged to an eligible card on file that is linked to

your Bilt account (must be a Visa®, Mastercard®, or American Express® card) made through the Portal. The eligible card must be linked to your Bilt account at the time of payment in order to qualify for this offer. You may only earn bonus Bilt Points on eligible purchases made entirely with a linked card. No bonus Bilt Points will be earned on a purchase if any portion thereof is paid with redeemed Bilt Points. When you book a flight through the Portal, your Bilt Points will be awarded after you complete your flight. You won't earn bonus Bilt Points if you don't complete your flight. If you happen to receive Bilt Points for any purchase that doesn't qualify under our program rules, Bilt reserves the right to remove these points from your account.

This offer is subject to the [Bilt Rewards Terms & Conditions](#) and the [Bilt Rewards Travel Portal Terms of Service](#).

5. Bilt Rewards Rent Points. These terms apply to Rent Payments that are not made using a Bilt Mastercard®. For Rent Payments made through the Bilt app or website via ACH, check, debit card, or any credit card that is not a Mastercard®, Visa®, American Express® or Discover® credit card, Bilt Members will earn a flat rate of Two Hundred Fifty (250) Points per monthly Rent payment. Rent payments made via a Visa®, Mastercard®, or Discover® credit card prior to July 21, 2025 will earn 1 Point per \$1 spent on rent paid through the Bilt App or website. Rent payments made via a Visa®, Mastercard®, or Discover® credit card on or after July 21, 2025 will earn 1 Point per \$2 spent on rent paid through the Bilt App or website. Rent payments made via an American Express® credit card will earn 1 Point per \$2 spent on rent paid through the Bilt App or website. Points cannot be earned on Rent payment fees under this offer and can be earned on only one residential rent payment per month. This offer is subject to change over time, cannot be combined with other benefits or promotions that are specific to rent spend on the Bilt app or website using other non-Bilt Mastercard credit cards (e.g., the Alaska Airlines Visa Signature® 3X Rent Spend Benefit) and is subject to the [Bilt Rewards Terms & Conditions](#).

6. 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 Terms & 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.

7. Bilt Neighborhood Pharmacy – Walgreens Terms & Conditions.

(a) Bilt Neighborhood Pharmacy – Walgreens: Bilt Rewards Bonus Points Offer.

This promotional offer is valid on transactions made beginning on August 26, 2024. Bilt Rewards members will earn bonus Bilt points for every dollar spent on net purchases (purchases minus returns, credits, tips and other discounts) in-store at Walgreens Co. and all its affiliates and subsidiaries 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 amount of bonus points awarded is based on the type of items purchased at Walgreens Co, depends on the points multiplier indicated in the Bilt app at the time of purchase, and is subject to change over time. The eligible card must be linked to the member's Bilt account at the time of payment in order to qualify for this offer. The bonus Bilt point offerings are as follows:

- 1x bonus Bilt points on all net spend in-store at Walgreens, excluding pharmacy purchases, shipping & handling fees, and additional items listed in the below Exclusions.
- 2x bonus Bilt points on all net spend in-store at Walgreens on Walgreens-branded (owned brand and private-label) items excluding additional items listed in the below Exclusions.
- One hundred (100) Bilt points awarded per transaction including one or more prescriptions at Walgreens, up to a maximum of twenty-six (26) such transactions per year, as long as the customer has opted in to "Enable rewards" in the Bilt app or website as of the time of the applicable transaction. Pharmacy transactions, including co-pays, shall otherwise be excluded from earning Bilt points.

Exclusions: The following items are excluded from earning bonus Bilt points through this offer: alcohol; dairy; tobacco; stamps; phone/prepaid/gift cards; money orders/transfers; transportation passes; lottery tickets; charitable donations; pseudoephedrine or ephedrine products; clinic services; pharmacy items or services covered under Washington state workers' compensation laws. Bilt points cannot be earned on prescriptions received through mail-order services; prescriptions received through specialty pharmacy services; sales tax; shipping; and/or where prohibited by law. Bilt points may not be earned for transferring a prescription to a Walgreens retail location by a user who is, or at any time in the prior 6 months was, a beneficiary of Medicare, Medicaid, Tricare or any other healthcare program funded in whole or in part by the federal government. Purchases made online at walgreens.com are excluded from earning bonus Bilt points through this offer.

You may not receive the Bilt 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 Bilt points to post to your account. To participate in this offer you must provide the authorization presented to you in the Bilt platform. Should you receive Bilt points on an ineligible or returned/canceled

purchase, Bilt may revoke those Bilt points at any time at its discretion. This offer is subject to the [Bilt Rewards Terms & Conditions](#) and [Bilt Rewards Earning Terms](#). All services performed under this promotion are 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.

(b) Bilt Neighborhood Pharmacy – Walgreens: Automatic Healthcare Savings Benefit.

This benefit is available to all Bilt Rewards members with a Flexible Spending Account ("FSA") or Health Savings Account ("HSA") who link a FSA or HSA account. When Bilt Members with a linked FSA or HSA account purchase FSA/HSA eligible items in-store at Walgreens Co. and all its affiliates and subsidiaries ("Walgreens"), Bilt will identify such eligible item(s) within seventy-two (72) hours in the Pharmacy section of the Neighborhood tab of the Bilt app or website and the Bilt Member will have the option to apply to utilize FSA/HSA funds for this item by submitting a claim. Prescriptions purchased at Walgreens are ineligible for the Automatic Healthcare Savings Benefit through Bilt.

8. Bilt Home Collection. Bilt Home Collection items can be purchased using any eligible card linked to the member's Bilt account (must be a Visa®, Mastercard® or American Express® card) or can be redeemed using rewards points. Items cannot be purchased with a combination of cash and rewards points. Purchases made via card are eligible for earning two (2) rewards points per one (1) dollar spent in the Bilt Home Collection. Rewards points will be deducted immediately upon placing an order. Prices are listed in the Bilt app or website at the time of redemption or purchase. Purchases are subject to the [Bilt Home Collection Terms & Conditions](#).

9. Buy a Home Terms and Conditions. Members will earn rewards points when they purchase a home through Bilt's "Buy a Home" feature. Qualifying purchases will earn one (1) rewards point for every two (2) dollars spent on the purchase of a home. Homes must be sourced via Bilt's "Buy a Home" feature and purchased through a Bilt-assigned home-buying concierge in order to qualify to earn rewards points from this offer. If a Bilt-assigned home-buying concierge is not involved in the transaction, your home purchase will not qualify to earn rewards points. Rewards points will be distributed promptly following Bilt receiving confirmation that the closing has occurred. Should you receive rewards points on an ineligible or canceled transaction, Bilt may revoke those rewards points at any time at its discretion. This offer is subject to the [Bilt Rewards Terms & Conditions](#). Bilt reserves the right to modify, amend, alter or revoke this offer at any time.

10. Double Points on Bilt Mastercard. When you make at least 5 transactions in a statement period using your Bilt Mastercard, you'll earn double points on qualifying net purchases (purchases minus returns/credits), excluding rent, for this promotional offer. This promotional offer is valid on the 1st day of the month, from 12:00 am ET through 11:59 pm PT. For a purchase to qualify for this offer, the transaction must be made and the merchant must submit charges to your credit card on the first day of the month. You will earn 6 rewards points (3 bonus points) for every \$1 spent on net dining purchases (purchases minus returns/credits), 4 rewards points (2 bonus points) for every \$1 spent on net travel purchases (purchases minus returns/credits), and 2 rewards points (1 bonus point) for every \$1 spent on net purchases outside of rent, travel, and dining (purchases minus returns/credits), subject to the [Bilt World Elite Mastercard® Credit Card Rewards Program Agreement \(the "Card Rewards Program"\) Terms and Conditions \("Terms"\)](#). The following purchases and transactions are excluded from earning bonus points: tax payments, third party payment accounts, at online marketplaces, with retailers who submit purchases using a mobile or wireless card reader or if you use a mobile or digital wallet.

The maximum amount of bonus points you can earn under this promotion is 1,000 per month, regardless of how much you purchase. 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. It may take up to seven (7) days for bonus points earned through this offer to post to your account upon making the 5th transaction in a statement period. To qualify for this promotional offer, your Bilt Mastercard account must be open and not in default at the time of fulfillment. Should you receive points on an ineligible purchase, Bilt may deduct those points at its discretion. For more information, refer to the [Bilt Rewards Terms & Conditions](#).

This promotion cannot be combined with other promotions or offers unless otherwise stated. Bilt will determine the best promotion applicable for purchases posted to your Bilt Mastercard account