



## **Terms and Conditions for the Rakuten-Bilt Points Program**

By participating in the Rakuten-Bilt Points Program (the “**Program**”), you agree to comply with and be bound by the following terms and conditions. Please review these terms and conditions carefully. If you do not agree to these or the other applicable terms and conditions, you should not participate in the Program. We may modify these terms and conditions at any time without notice by posting modified terms and conditions on the website. Modifications will be effective immediately and your continued use of the website or participation in the Program after modification signifies and confirms your acceptance of the modified terms and conditions.

### **Eligibility**

The Program is available exclusively to eligible members of the Bilt Rewards Program (“Eligible Account”) subject to the terms at <https://www.biltrewards.com/terms>. Bilt Card Members must also be Rakuten members and link their Eligible Account to their Rakuten account through the Bilt Platform. If you do not have a Rakuten account, you will be prompted to create one when you elect to participate in the Program. The Rakuten account will be created from the email address you have on file with the Bilt Program. Your Rakuten email address and your Bilt email address must match for your accounts to be linked.

### **Cash Back Accrual**

Once your accounts are linked, you will continue to earn Rakuten Cash Back in your account for any qualifying shopping activities (as determined by Rakuten) subject to returns or other transaction reversals. Such amounts will be reflected in your Rakuten account in accordance with the [Rakuten Terms and Conditions](#). Under no circumstance will you be eligible for both Cash Back and Bilt Points for the same purchase. Rakuten will inform Bilt as to the amount of Rakuten Cash Back accrued in your Rakuten wallet in accordance with Rakuten Terms and Conditions, which will correspond to the number of Bilt Points granted to you based on your personalized offer in the Bilt Rewards platform. Cash Back accrued but not disbursed prior to linking accounts will be eligible to be converted into Bilt Points based on your personalized offer in the Bilt Rewards platform. Rakuten reserves the right to modify the transfer schedule at any time in accordance with the Rakuten Terms and Conditions. You must provide accurate information to Bilt and Rakuten for you to receive points earned via Rakuten. Bilt Points are not eligible for redemption until Rakuten completes the transfers and fulfillment into your Eligible Account in accordance with its transfer schedule. Bilt Points deposited will not count towards elite status. Your Eligible Account must remain open, active and in good standing from the time the Cash Back is earned through transfer and fulfillment in your Eligible Account to receive the Bilt Points. If Bilt determines in its sole judgment that you engaged in abuse, misuse, or gaming (e.g., manufacturing spend to earn rewards without bona fide purchases) in connection with promotions or offers or that you may attempt to do so, it may determine a purchase is ineligible for Bilt Points, suspend your ability to redeem promotions or offers in the future, or cancel your Bilt cards.

### **Promotions and Offers**

We may offer promotions or curated offers in connection with the Program. Any promotions or offers will be denoted accordingly on the Bilt Platform and will be subject to additional terms

and



conditions. Other restrictions may apply.

### **Liability**

Bilt does not operate the Rakuten Platform or act as a commercial agent for Rakuten. Bilt does not warrant or accept any responsibility for, and will have no liability with respect to, the website, the platform, or other actions or inactions of Rakuten or third parties associated therewith.

### **Privacy Policy**

Bilt and Rakuten may share certain information about you with each other to facilitate your participation in the Program. Any personal information Bilt or Rakuten receives about you will be managed in accordance with their respective privacy policies, including Bilt's Privacy Policy set forth at <https://legal.biltrewards.com/policies>.

### **Bilt Rewards Program**

Terms and Conditions for the Bilt Rewards Program apply. Visit <https://www.biltrewards.com/terms> for more information. Participating partners and available rewards are subject to change without notice.

The value of Bilt points varies according to how you choose to use them. To learn more, go to <https://support.biltrewards.com/hc/en-us/articles/6584404460429-What-is-the-value-of-a-Bilt-Point>.

### **Rakuten Terms and Conditions**

Rakuten Terms & Conditions apply. Visit <https://www.rakuten.com/help/article/terms-conditions> for more information. Participating partners and available rewards are subject to change without notice.

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