

## 10X New Cardholder Campaign Terms & Conditions

As an eligible new cardholder you will receive a total of 10X Bilt Points per dollar spent on eligible purchases using your Bilt Mastercard during the promotion period defined below.

In addition to the base earnings rules of your Bilt Mastercard, you will receive the following, up to 50,000 points:

- 7 additional Bilt Points per dollar spent on eligible dining, up to a total of 10X Points.
- 8 additional Bilt Points per dollar spent on at travel booked directly with airlines, hotels, car rental companies and cruise lines, up to a total of 10X Points.
- 9 additional Bilt Points per dollar spent on all other eligible purchases up to a total of 10X Points.

### Rules & Restrictions

- This promotional offer is targeted to select Bilt cardholders at Bilt's discretion and only those who are eligible for the promotional offer will receive bonus points.
- This promotional offer will be applied to all eligible purchases made in the 5 days after you receive your card delivery notification. Bonus Points will not be issued if they are outside of the offer period. Please note that this may happen if there is a delay in merchants submitting transactions to us or if the purchase date is different from the date of the transaction.
- Merchants are assigned codes based on the products or services they primarily sell. Bilt groups certain merchant codes into categories to award bonus Points. You may not earn bonus Points for the following reasons:
  - If the merchant code is not correctly labelled.
  - If we receive inaccurate information from the merchant or are otherwise unable to identify your purchase as being eligible.
  - It may take up to seven (7) days after Qualifying Purchases for your Points to post to your account. Bilt will let you know if it will take longer for your Points to post.

The following types of transactions will not count as eligible purchases:

- rent;
- balance transfers;
- cash advances;
- purchase of travellers' checks, foreign currency, money orders, wire transfers or similar cash-like transactions;
- purchase of lottery tickets, casino gaming chips, race track wagers or similar betting transactions;
- writing or cashing checks;
- Insurance sales & underwriting;
- bail and bond payments;
- tax payments;
- court costs & government services;
- advertising services;
- interest;
- unauthorized or fraudulent charges;
- fees of any kind, including an annual fee, if applicable;
- purchases made prior to signing up for the Bilt Program;
- gift cards;
- discounts, offers, promotions, coupons or any other rewards received through this Program or otherwise are not eligible for earning Points;
- Should you receive points on an ineligible purchase, Bilt may revoke those points at its discretion