This promotional offer is only valid for 5 days from the date this email was sent. During this time, you will earn a total of 5 rewards points (1 base point plus 4 bonus points), per \$1 spent on net purchases (purchases minus returns/credits), excluding purchases classified as Rent in the Bilt World Elite Mastercard® Credit Card Rewards Program Agreement (the "Card Rewards Program") Terms and Conditions ("Terms"). The maximum bonus points you can earn with this offer is 50,000, regardless of how much you spend. You must make at least 5 posted transactions in a statement period using your Bilt Mastercard to earn points, including bonus points for this promotional offer. 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. 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. It may take up to seven (7) days for bonus points earned through this offer to post to your account. 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. Promotion is subject 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.