

- Authorization. In order to make a bill payment (“**BillPay Payment**”) using your Bilt Rent Account, you must link an eligible bank account, credit or debit card, or such other payment method that we may accept from time to time (the “**Funding Source**”). By linking a Funding Source, you authorize Bilt to charge your Funding Source at any time from and after you provide your authorization to link the Funding Source: (1) whenever you use your Bilt Rent Account to make a BillPay Payment to a Payee using Bilt, (2) in connection with any errors, claims, or disputes, and (3) for amounts you owe Bilt. Use of the Bilt Rent Account is subject to the [Terms of Use](#) and, if applicable, the [Customer Account Agreement](#).
- Limits. You must establish a limit for each Payee when using your Bilt Rent Account for BillPay Payments (“**Limits**”):
 - Up to 4 in BillPay Payments per 30 day period.
 - When you set a Limit, you acknowledge and agree that we will allow payments up to 110% of this approved amount (which is intended to account for potential transaction costs and other slight fluctuations in variable monthly expenses in rent or other housing-related expenses).
- Recurring payments.
 - If you execute a recurring payment authorization with a Payee using your Bilt Rent Account, you represent and warrant that: (i) each BillPay Payment is solely for goods or services rendered to you by the Payee; (ii) your use of the Bilt Rent Account to make payment to the Payee complies with the terms of your agreement with the Payee; and (iii) your recurring authorization with the Payee is consistent with your Limits; and (iv) your Limits are a reasonable approximation of the monthly payments you expect to make to the Payee. The payments initiated from your Bilt Rent Account will be scheduled to be paid on the payment due date you elect with the Payee, and the amount of the payment will be based on your bill statement and the payment option you elect with the Payee.
 - On the date Bilt receives a payment request from the Payee on the Bilt Rent Account, we will attempt to charge or debit your Funding Source in the amount of the BillPay Payment request sent by the Payee to the Bilt Rent Account, plus any Bilt fees described in the fee schedule provided on the Bilt platform. If we send a payment to a Payee and your Funding Source is declined after the payment is sent to a Payee, you agree to reimburse us for any corresponding loss immediately upon demand, plus any fees or charges that we may incur in collecting such loss. We reserve the right to recover such loss by debiting the Funding Source at a subsequent time, charging or debiting another payment card or account linked to your Bilt account, or withholding funds from any accounts owed to you as a Bilt customer, in accordance with applicable law and the network rules. You are responsible for any penalties, fees and other charges that we or your Funding Source provider may impose on you due to the insufficient credit or funds of your Funding Source.
- Notice of Varying Amounts. If the recurring BillPay Payments you make might vary in amount, the Payee is required by applicable law to tell you the payment date and the amount of the payment ten (10) days before each payment is scheduled to take place.

(You may also choose to instead get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.) If you receive such notice, and the payment exceeds your Limits, you acknowledge that Bilt may reject your payment from the Bilt Rent Account. In such an instance, you must pay the Payee through alternative means, and not through the Bilt Rent Account. You acknowledge that any such notices from the Payee are solely received by you and not by Bilt.

- **Right to Stop Payment.** To stop recurring BillPay Payments, call us at 844-822-2458, or write us at 31 Bond Street, New York, NY 10012, in time for us to receive your request 3 business days or more before the payment from the Bilt Rent Account to the Payee is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call. Stop-payment orders can be completed via the Bilt mobile application. You acknowledge and agree that once your stop-payment order has been received by Bilt, Bilt shall have no further obligation to honor Bilt Rent Account payments to the Payee you have identified, and you should arrange alternative means of payment (as applicable) in accordance with your agreement with the Payee. You may be required to separately input Bilt Rent Account information into your Payee's rent payment portal and separately authorize payments in their portal as well.
- **You acknowledge and agree that Bilt's sole relationship with the Payee is in honoring ACH debits Payee sends to the Bilt Rent Account that you authorize in accordance with the term of this Agreement and your agreement with the Payee. You are solely responsible for monitoring your account history with the Payee to confirm the Payee initiates such transactions in accordance with your agreement with them. In no event shall Bilt be liable for any late fees or penalties assessed by the Payee or any other third party for late or missed BillPay Payments. All late fees or penalties are solely your responsibility. For example, if for any reason the Payee rejects your use of the Bilt Rent Account or fails to initiate an ACH debit from the Bilt Rent Account on or before your payment due date, any late fees, penalties or other consequences (e.g., discontinuation of services to you by Payee) are not the responsibility of Bilt.**
- **Bilt has a no-refund policy whereby BillPay payments that are submitted by you cannot be cancelled or refunded except as otherwise provided by applicable law or payment network rules. For example, if you submit a credit or debit card payment, you are not entitled to a refund on that payment. In the event that Bilt is required to make a refund to you under applicable law or payment network rules, you will be fully liable to Bilt and agree to pay Bilt for any losses or expense that Bilt may incur as a result of such refund. You authorize Bilt to initiate additional charges to your Bilt Mastercard or other Funding Source to recover any such amounts you owe to Bilt.**