BILT

Last Updated: October 27, 2026

Bilt Rewards Card Offer Terms

The following benefits and services are applicable to all Bilt Blue credit cards, Bilt Obsidian credit cards and Bilt Palladium credit cards issued by Column N.A., Member FDIC (each a "Bilt Card" and collectively, the "Bilt Cards") unless otherwise indicated and are subject to change or cancellation. View the terms and conditions governing the use of the Bilt Cards respective cardholder agreements (each a "Bilt Card Cardholder Agreement") for more details (Bilt Blue Cards, Bilt Obsidian Cards, and Bilt Palladium Cards). Cardless Inc. services the Bilt Cards. Cardless is a financial technology company, not a bank. Bilt Cards are issued by Column N.A., Member FDIC, pursuant to license from Mastercard International Incorporated. Unless otherwise defined herein, capitalized terms used in these offer terms ("Offer Terms") have the meanings assigned to them in the Bilt Rewards Terms & Conditions.

These Bilt Rewards Card Offer Terms describe the specific features, benefits, and promotional offers available to holders of Bilt Cards. These Offer Terms are incorporated into and form part of your Bilt Rewards Terms & Conditions. These terms are (1) solely between Bilt and the cardholder, and not between Column N.A. and the cardholder, and (2) supplemental to but separate from the Bilt Cardholder Agreement.In the event of any conflict between these Offer Terms and your Bilt Card Cardholder Agreement, your Bilt Card Cardholder Agreement shall control with respect to the Bilt Card. In the event of any conflict between these Offer Terms and the Bilt Rewards Terms & Conditions, these Offer Terms shall control with respect to card-specific benefits, and the Bilt Rewards Terms & Conditions shall control with respect to general program benefits available to all Bilt Rewards Members.

This document, together with your Bilt Card Cardholder Agreement and the Bilt Rewards Terms & Conditions, constitutes the complete and exclusive agreement between you and Bilt regarding the matters covered herein. No oral representations, promises, or statements made by any person, including Bilt employees, customer service representatives, or marketing materials, shall modify these terms unless expressly incorporated in writing by Bilt.

By using your Bilt Card, you confirm that you are a Bilt Rewards Member and have agreed to the Bilt Rewards Terms & Conditions available at biltrewards.com/terms, as well as any other terms and conditions which you may accept to receive additional services on the Bilt platform, each of which apply every time you use or access the Bilt platform and the additional services, as applicable, and each of which is a legally binding contract between you and Bilt. **You should read these terms carefully as they govern your use of the Bilt platform and its functionality. IN PARTICULAR, THIS DOCUMENT CONTAINS AN ARBITRATION PROVISION THAT WAIVES YOUR RIGHT TO A COURT HEARING AND A JURY TRIAL AND A CLASS ACTION WAIVER THAT WAIVES YOUR RIGHT TO PARTICIPATE IN ANY CLASS ACTION LAWSUIT TO ENFORCE THIS AGREEMENT.**

Table of Contents

Table of Contents 1
Definitions 2
Bilt Housing Payment Options For Bilt Cardholders with Account Open Dates before January 1st 2027 5
Bilt Housing Payment Options For Bilt Cardholders with Account Open Dates on or after January 1st 2027 7
Redeeming Bilt Points as a Statement Credit 8
Timing of Rewards and Benefits 9
Welcome Bonus Eligibility and Restrictions 10
Dispute Resolution 11
Authorized Users 12
Product Changes 12
Bilt Blue Card Offer Terms 14
- Bilt Blue Card Welcome Bonus 14
- Bilt Blue Card Earning Structure 14
- Bilt Rewards Member Program Blue Card Earning and Benefits 15

Bilt Obsidian Card Offer Terms 16
- Bilt Obsidian Card Welcome Bonus 16

BILT

Last Updated: October 27, 2026

Bilt Rewards Card Offer Terms

Bilt Obsidian Card Earning Structure 16
Credits For Obsidian Cardholders with Account Open Dates before January 1st 2027 18
Credits For Obsidian Cardholders with Account Open Dates on or after January 1st 2027 19
Bilt Rewards Member Program Obsidian Card Earnings and Benefits 19
Bilt Palladium Card Offer Terms 20
Bilt Palladium Card Welcome Bonus 20
Bilt Palladium Card Earning Structure 21
Credits For Palladium Cardholders with Account Open Dates before January 1st 2027 22
Credits For Palladium Cardholders with Account Open Dates on or after January 1st 2027 23
Bilt Rewards Member Program Palladium Card Earnings and Benefits 24
Changes to Benefits And Program Terms 25

Definitions

For purposes of these Offer Terms, unless the context requires otherwise:

"Account Open Date" means the date on which your Bilt Card is opened and you are able to make purchases or otherwise transact on your card.

"Additional Cardholder" or “Authorized User” means any person, other than the Primary Cardholder, to whom a Bilt Card is made available with the authorization of the Primary Cardholder.

"Annual Fee" means the yearly fee charged to your Card Account for the privilege of maintaining a Bilt Card, which is $0 for Bilt Blue Cards, $95 for Bilt Obsidian Cards, and $495 for Bilt Palladium Cards. For Bilt Obsidian and Bilt Palladium Cards, an annual Authorized User fee also applies for each Authorized User added to the Account, which is $50 per Authorized User for Bilt Obsidian Cards and $95 per Authorized User for Bilt Palladium Cards.

"Bilt," "we," "us," or "our" means Bilt Inc., a Delaware corporation, and its subsidiaries, affiliates, successors, and assigns, including Cardless, Inc.

“Bilt Rewards Account” or “Rewards Account” means your Bilt Rewards Member Account, which is subject to the Bilt Rewards Terms and Conditions.

"Bilt App" means the mobile application provided by Bilt for iOS and Android devices.

"Bilt Card" means a Bilt Blue Card, Bilt Obsidian Card, or Bilt Palladium Card issued by Column N.A., Member FDIC.

"Bilt Cash" has the meaning set forth in the Bilt Cash Program Terms of Use, available at biltrewards.com/terms/bilt-cash.

"Bilt Housing Payments" means eligible residential rent or mortgage payments made through the Bilt App or website, including other housing-related fees billed directly by your property manager or mortgage servicer, such as HOA dues, utilities, property taxes, amenity fees, gym fees and any other amounts agreed upon by you and Bilt.

BILT

Last Updated: October 27, 2026

Bilt Rewards Card Offer Terms

"Bilt Card Cardholder Agreement" or "Cardholder Agreement" means the respective Bilt Blue, Bilt Obsidian, and Bilt Palladium credit card agreement between you and Column N.A., Member FDIC, governing your Card Account, as may be amended from time to time.

"Bilt Points" or "Points" means loyalty rewards points earned under the Bilt Rewards program as described in the Bilt Rewards Terms & Conditions, available at biltrewards.com/terms.

"Base Points" means the standard Bilt Points earned on Eligible Purchases with your Bilt Card at the card's default earning rate, before any category-specific Bonus Points are applied. See the Earning Structure section for your specific Bilt Card for applicable rates.

“Bonus Points” means loyalty rewards points earned on top of Base Points offered on your Bilt Card under the Bilt Rewards program, as described in the Bilt Rewards Terms & Conditions available at biltrewards.com/terms. More details can be found in the Bilt App or Bilt website.

"Bilt Rewards Terms & Conditions" means the governing terms for the Bilt Rewards program available at biltrewards.com/terms, which all Bilt Cardholders must accept as a condition of receiving a Bilt Card.

"Billing Cycle" means the approximately 30-day period between your monthly statement closing dates, as determined in accordance with your Cardholder Agreement and shown on your Card Account statements.

“Card Anniversary Date” means the one year anniversary of the first day of the first Billing Cycle that begins after your Account Open Date and, in each year thereafter, the same day of the same month.

"Calendar Year" means the period from January 1 through December 31 of the same year.

"Card Account" means your Bilt Card credit account issued and maintained with Column N.A., Member FDIC.

"Default" means any event described as a default in your Bilt Card Cardholder Agreement, including but not limited to: failure to make timely minimum payments, bankruptcy filing, or misrepresentation on your credit card application.

"Eligible Purchases" or "Purchases" means transactions for goods or services and Bilt Housing Payments made with your Bilt Card, minus returns, refunds, or credits. The following purchases do not qualify as “Eligible Purchases” and do not earn Bilt Points or Bilt Cash: Balance transfers, special transfers, cash advances, cash withdrawals, card check transaction, instant loan, travelers checks, money orders, wire transfers or similar cash-like transactions, prepaid cards, gift cards, person-to-person payments (such as Venmo, PayPal, Cash App, or Zelle), tax payments (except property taxes included as Bilt Housing Payments), cryptocurrency or other digital currency purchases, fees or interest posted to your Card Account (including annual fees, late fees, and returned payment fees), lottery tickets, casino gaming chips, race track wagers or similar betting transactions, and checks that access your Card Account.

"Everyday Spend" means Eligible Purchases made with your Bilt Card that post to your Card Account within a Billing Cycle, including Eligible Purchases made by an Additional Cardholder that posts to your Card Account, but excluding any Bilt Housing Payments made with your Bilt Card or any by Additional Cardholders.

"Everyday Spend Ratio" means the ratio of your Everyday Spend to your Bilt Housing Payment amount after posting in that Billing Cycle, expressed as a percentage. Your Everyday Spend Ratio determines your points earning tier on Bilt

BILT

Last Updated: October 27, 2026

Bilt Rewards Card Offer Terms

Housing Payments under Housing-only Option. Purchases must post to your Card Account during your Billing Cycle to count toward that Billing Cycle's Everyday Spend Ratio.

"Flexible Bilt Cash Option" means the Rewards Option in which the Bilt Cardholder and, if enabled, Authorized User(s), may earn 4% Bilt Cash on Everyday Spend and may redeem Bilt Cash to unlock up to 1X Bilt Points on Bilt Housing Payments. See "Choosing Your Rewards Option" and "Rent and Mortgage Payment Options" for complete terms.

"Good Standing" means your Card Account is open, not past due by more than 30 days, not over your credit limit, not subject to fraud investigation, and not otherwise restricted or suspended.

"Housing-only Option" means the Rewards Option in which the Bilt Cardholder and, if enabled, Authorized User(s), may earn Bilt Points automatically on Bilt Housing Payments at a variable multiplier (0X to 1.25X) based on their Everyday Spend Ratio, with a minimum floor of 250 Bilt Points per month, but does not earn Bilt Cash on Everyday Spend. See "Choosing Your Rewards Option" and "Rent and Mortgage Payment Options" for complete terms.
"Primary Cardholder," "Bilt Cardholder," "you," or "your" means the individual in whose name the Card Account is established and who is the primary applicant for the Bilt Card.

"Legacy Election" means your election in the Bilt App, made before your first Card Anniversary Date that occurs on or after January 1, 2027, to keep the Flexible Bilt Cash Option as described under "Bilt Housing Payment Options For Bilt Cardholders with Account Open Dates before January 1st 2027."

"Product Change," "Upgrade," or "Downgrade" means a change of your Bilt Card from one Bilt Card product (Bilt Blue Card, Bilt Obsidian Card, or Bilt Palladium Card) to another, without opening a new Card Account or a new tradeline. An "Upgrade" is a Product Change to a Bilt Card product with a higher Annual Fee. A "Downgrade" is a Product Change to a Bilt Card product with a lower Annual Fee. The rewards treatment is governed by these Offer Terms in the Product Changes section.

"Rewards Option" means either Housing-only Option or Flexible Bilt Cash Option, as selected by the Primary Cardholder, which determines how rewards are earned on Everyday Spend and Bilt Housing Payments across the Account.

"Statement Credit" means a credit applied to reduce the outstanding balance on your Card Account. Statement Credits are applied to your principal balance and will not be applied to your minimum payment due. You are still required to make any minimum payment due on your Card Account regardless of any Statement Credits that you may redeem.

"Upgrade Bonus" means a promotional bonus that Bilt may make available to an eligible Primary Cardholder in connection with an Upgrade. Upgrade Bonus amounts, components, and eligibility are those set out in the applicable card-specific Offer Terms, the Bilt app or website, or any promotional offer in effect at the time of your Upgrade. An Upgrade Bonus is separate from a Welcome Bonus.

"Welcome Bonus" means the introductory bonus offer (which may include Bilt Points, Bilt Cash, and/or Bilt Gold Elite Status) provided to eligible Primary Cardholders upon opening a new Bilt Card Account, as described in the card-specific Offer Terms sections below and subject to the Welcome Bonus Eligibility and Restrictions.

Back to top

BILT

Last Updated: October 27, 2026

Bilt Rewards Card Offer Terms

Bilt Housing Payment Options For Bilt Cardholders with Account Open Dates Before January 1st 2027

This section describes how Bilt Points are earned on Bilt Housing Payments. Bilt Cardholders are never charged a transaction fee by Bilt to earn rewards on Bilt Housing Payments. To earn Bilt Points, you must: (a) have a Card Account in Good Standing; (b) have a valid bank account connected to your Bilt Rewards Account; and (c) make your Bilt Housing Payment through the Bilt App or website. Bilt Housing Payments do not earn Bilt Cash.

Bilt Cardholders with Account Open Dates prior to January 1st 2027 must select one of two Rewards Options that determines how you and, if enabled, your Authorized Users, can earn rewards on both Everyday Spend and Bilt Housing Payments each Billing Cycle. You may select your Rewards Option in the Bilt App or website. Your selection applies to your entire Card Account, including transactions and activity made by or attributable to any Authorized Users.

If your active Rewards Option is Housing-only Option, **beginning on your first Card Anniversary Date that occurs on or after January 1, 2027 you will earn Bilt Points on Bilt Housing Payments as described under "Bilt Housing Payment Options For Bilt Cardholders with Account Open Dates on or after January 1st 2027."** You will no longer earn 4% Bilt Cash on Everyday Spend. Your earning on Bilt Housing Payments does not change. This paragraph does not apply to you if you have made a Legacy Election before your first Card Anniversary Date that occurs on or after January 1, 2027, as described below.

Default Option: If you do not select a Rewards Option, your Rewards Account will default to Housing-only Option.

Option 1: Housing-only Option

Earn Bilt Points automatically on Bilt Housing Payments with no transaction fee. Your points multiplier on Bilt Housing Payments (0X to 1.25X) is based on your Everyday Spend Ratio—the more you use your Bilt Card for Everyday Spend relative to your Bilt Housing Payments, the higher your multiplier. A minimum floor of 250 Bilt Points per Billing Cycle applies to the Primary Cardholder's Rewards Account. You do not earn Bilt Cash on Everyday Spend when this option is selected. See "Bilt Housing Payment Options For Bilt Cardholders with Account Open Dates on or after January 1st 2027" for more details.

Option 2: Flexible Bilt Cash Option (Legacy Election)

Applicability: This section applies only to Bilt Cardholders who have selected Flexible Bilt Cash Option.

Bilt Cash Earning: If enrolled in Flexible Bilt Cash Option, the Primary Cardholder and, if enabled, any Authorized Users can earn 4% back in Bilt Cash on all Everyday Spend. Use your Bilt Cash to unlock Bilt Points on Bilt Housing Payments (up to 1X), and/or redeem it for other benefits across the Bilt ecosystem. Bilt Housing Payments do not directly earn Bilt Cash.

How It Works:

- Pay your Bilt Housing Payments through the Bilt App or website with no transaction fee
- Redeem Bilt Cash to unlock Bilt Points on your Bilt Housing Payment: every $3 of Bilt Cash redeemed unlocks 100 Bilt Points
    - You may unlock up to a maximum of 1 Bilt Point per $1 of your payment amount
- You choose how much Bilt Cash to redeem (if any) each time you make a Bilt Housing Payment

BILT

Last Updated: October 27, 2026

Bilt Rewards Card Offer Terms

- Any Bilt Cash not redeemed for housing points remains in your Bilt Rewards Account for other redemption options
- The minimum amount of Bilt Cash that can be redeemed per Bilt Housing Payment is $.03 of Bilt Cash to unlock 1 Bilt Point

Under Flexible Bilt Cash Option, you do not have access to the Housing-only Option tiers (0X to 1.25X). Your maximum earning rate on Bilt Housing Payments is 1X Points when you redeem sufficient Bilt Cash.

Bilt Cash Terms: Bilt Cash can be redeemed in accordance with the terms and restrictions set forth in the Bilt Cash Program Terms of Use available at biltrewards.com/terms/bilt-cash. Bilt Cash expires in accordance with the Bilt Cash Program Terms of Use. Please review those terms for expiration periods and redemption requirements.

Returns and Reversals: If you return or reverse a Bilt Housing Payment that was made while earning rewards under the Flexible Bilt Cash option, any Bilt Points earned on that Housing Payment will be deducted from your account and any Bilt Cash redeemed on that housing payment will be credited to your account, regardless of what your Rewards Option is at the time of the return or reversal. If Bilt determines that returns or reversals constitute abuse or gaming of the rewards program, Bilt reserves the right to withhold or reclaim Points or take other action as described in the "Welcome Bonus Eligibility and Restrictions" section.

Account Eligibility: To be eligible to earn Bilt Cash, your Card Account must be in Good Standing. Bilt reserves the right, in its sole discretion, to deny, withhold, recover, or revoke Bilt Cash if your Card Account does not meet these requirements or if Bilt determines that Bilt Cash was earned through abuse, fraud, or conduct inconsistent with normal consumer use.

Changing Your Rewards Option: You may select your initial Rewards Option at any time during the seven (7) calendar days following your Account Open Date (the “Selection Period”). During that time, you may toggle freely between the Housing-only Option and the Flexible Bilt Cash Option. Your most recent selection at the time the Selection Period ends will be your active Rewards Option. Once the Selection Period ends, your active Rewards Option is locked for the remainder of your current Billing Cycle and cannot be changed.

If during your Selection Period you make a Bilt Housing Payment while your active Rewards Option is the Housing-only Option and then change your active Rewards Option to the Flexible Bilt Cash Option and do not change it back to the Housing-only Option before the end of your Selection Period, you will forfeit the opportunity to earn any Bilt Points on that Bilt Housing Payment at the end of your Billing Cycle, as your Everyday Spend Ratio will not be calculated while your active Rewards Option is set to Flexible Bilt Cash option.

After your Selection Period ends and in subsequent Billing Cycles, you may change your Rewards Option by submitting your new selection through the Bilt App or website before the last day of that Billing Cycle. Any change will take effect on the first day of the following Billing Cycle and will remain in effect for the duration of that Billing Cycle.

Legacy Election

If your active Rewards Option is Flexible Bilt Cash Option, you may make a Legacy Election before your first Card Anniversary Date that occurs on or after January 1, 2027. If you make a Legacy Election, you will retain the Flexible Bilt Cash Option and may not switch to the Housing-only Option under the legacy rewards structure. However, you may permanently transition to the new rewards structure described under “Bilt Housing Payment Options For Bilt Cardholders with Account Open Dates on or after January 1st 2027” at any time through the Bilt App, effective the first day of your next Billing Cycle. Once you transition, you cannot return to the Flexible Bilt Cash Option.

BILT

Last Updated: October 27, 2026

Bilt Rewards Card Offer Terms

Bilt Housing Payment Options For Bilt Cardholders with Account Open Dates on or after January 1st 2027

This section describes how Bilt Points are earned on Bilt Housing Payments. Bilt Cardholders are never charged a transaction fee by Bilt to earn rewards on Bilt Housing Payments. To earn Bilt Points, you must: (a) have a Card Account in Good Standing; (b) have a valid bank account connected to your Bilt Rewards Account; and (c) make your Bilt Housing Payment through the Bilt App or website.

This section applies to: (1) Bilt Cardholders with Account Open Dates on or after January 1st 2027 and, (2) Bilt Cardholders who have not made a Legacy Election.

You will earn Bilt Points automatically on Bilt Housing Payments with no transaction fee. A minimum floor of 250 Bilt Points per Billing Cycle applies to the Primary Cardholder's Rewards Account. Your points multiplier on Bilt Housing Payments (0X to 1.25X) is based on your Everyday Spend Ratio—the ratio of your Everyday Spend to your monthly Bilt Housing Payment amount during a given Billing Cycle.

Earning Tiers:

Everyday Spend Ratio Tier (Everyday Spend to Bilt Housing Payments within a Billing Cycle, expressed as a percentage)	**Points Multiplier on Bilt Housing Payments**	**Example Assuming $2,000 of Bilt Housing Payments**
At least 25%, but less than 50%	0.5X Points	$500 Everyday Spend triggers 1,000 Points on Bilt Housing Payments
At least 50%, but less than 75%	0.75X Points	$1,000 Everyday Spend triggers 1,500 Points on Bilt Housing Payments
At least 75%, but less than 100%	1X Points	$1,500 Everyday Spend triggers 2,000 Points on Bilt Housing Payments
100% or greater	1.25X Points	$2,000 Everyday Spend triggers 2,500 Points on Bilt Housing Payments

How Your Multiplier Is Calculated: Your Everyday Spend Ratio is calculated at the end of each Billing Cycle based on Everyday Spend that posts to your Card Account during that Billing Cycle. As a result, your Everyday Spend Ratio may change each Billing Cycle. Your Bilt Housing Payment(s) made during that same Billing Cycle will earn points based on

Bilt Rewards Card Offer Terms

the multiplier tier you qualify for according to the chart above, and those points will be posted to your Bilt Rewards Account after your statement closes.

Example: If you make a rent payment of $2,000 that posts to your Card Account on April 5th and your Everyday Spend during your Billing Cycle running from March 28 - April 27 total $1,500, your Everyday Spend Ratio for that Billing Cycle is 75% ($1,500/$2,000). Your April 5th rent payment will earn 1X Points (2,000 points), which will be posted to your Rewards Account after the end of your Billing Cycle on or about April 28.

Minimum Points Floor: If you do not meet the minimum 25% Everyday Spend Ratio threshold, you do not earn a multiplier on your Bilt Housing Payment. However, the Primary Cardholder will still earn 250 Bilt Points if one or more Bilt Housing Payments are made on the Card Account in that Billing Cycle, provided: (a) the Card Account is in Good Standing; and (b) the Bilt Housing Payment is made through the Bilt App or website. This 250 Bilt Points minimum floor is a per-Account benefit credited to the Primary Cardholder's Rewards Account; Additional Cardholders do not receive a separate minimum floor.

Returns and Reversals: If you return or reverse a charge included in your Everyday Spend for the current Billing Cycle, the amount of that returned or reversed transaction will be deducted from your Everyday Spend total when the return or reversal posts to your Card Account. If you return or reverse a charge, other than a Bilt Housing Payment charge, from a prior Billing Cycle's Everyday Spend calculation, the amount of that returned or reversed transaction will be deducted from your Everyday Spend total in the current Billing Cycle when the return or reversal posts to your Card Account. This adjusted Everyday Spend total will then be used to calculate your Everyday Spend Ratio for your current Billing Cycle. Returns or reversals (other than Bilt Housing Payment charges) that post in a later Billing Cycle will not retroactively affect point points multiplier applied to Bilt Housing Payments in any prior Billing Cycles. If you return or reverse a Bilt Housing Payment from a prior Billing Cycle, Bilt will deduct points from your Bilt Account based on the amount returned or reversed and the points multiplier originally used to calculate the points earned on that Bilt Housing Payment. When your Billing Cycle ends, the Everyday Spend Ratio for that Billing Cycle is considered final. If Bilt determines that returns or reversals constitute abuse or gaming of the rewards program, Bilt reserves the right to withhold or reclaim points or take other action as described in the "Welcome Bonus Eligibility and Restrictions" section.

No Cap on Housing Points: There is no annual or monthly cap on the number of Bilt Points you may earn on Bilt Housing Payments.

Account Eligibility: To be eligible to earn Bilt Points, your Card Account must be in Good Standing. Bilt reserves the right, in its sole discretion, to deny, withhold, recover, or revoke Bilt Points if your Card Account does not meet these requirements or if Bilt determines that Bilt Points was earned through abuse, fraud, or conduct inconsistent with normal consumer use.

Redeeming Bilt Points as a Statement Credit.

As a Bilt cardholder you can redeem your Bilt Points as a Statement Credit toward your Bilt Blue Card, Bilt Obsidian Card, or Bilt Palladium Card principal balance. Whenever you redeem Bilt Points as a Statement Credit, you will be presented with the number of your available Bilt Points and the total value of such points that you can apply toward the principal balance. The redemption value of Bilt Points is subject to change from time to time at the discretion of Bilt, subject to the terms and conditions of your Bilt Rewards Account and the requirements of applicable laws. Your available Bilt Points may be used to pay for all or a portion of your principal balance. If you wish to redeem your Bilt Points as a Statement Credit toward your principal balance, a minimum of 1,000 Bilt Points must be redeemed at a time, and the maximum Statement

BILT

Last Updated: October 27, 2026

Bilt Rewards Card Offer Terms

Credit you may redeem at any given time shall be equal to the lesser of the principal balance on your Bilt Blue Card, Bilt Obsidian Card, or Bilt Palladium Card or the point equivalent of $100,000.

Statement Credits are applied to your principal balance and will not be applied to your minimum payment due. You are still required to make any minimum payment due on your Card Account regardless of any Statement Credits that you may redeem. Bilt will adjust your Bilt Points balance based on your redemption activity, please allow up to 5-7 business days for your Bilt Points balance to be updated in your account and the Statement Credit to be reflected. Once Bilt Points have been redeemed, the redemption is considered final and may not be cancelled (in whole or in part).

Back to top

Timing of Rewards and Benefits.

The timing for posting rewards (Bilt Points or Bilt Cash), issuing Statement Credits, and fulfilling benefits varies depending on the specific benefit, transaction type, and external factors outside Bilt's control. Unless otherwise specified for a particular benefit in these Offer Terms, general timeframes are as follows:

Welcome Bonuses: Welcome bonus Bilt Cash typically posts immediately upon Account Open Date, or within 6-8 weeks in certain circumstances. Welcome bonus Bilt Points (for Bilt Palladium Card) typically post within 6-8 weeks after you satisfy all requirements, including completion of the spending requirement and expiration of the return/refund period of 60 days for Eligible Purchases.

Card Purchase Rewards: Bilt Points and Bilt Cash earned from Bilt Card purchases typically post within 2-5 business days after the transaction posts to your Account.

Annual credits: Annual Bilt Cash credits post to your Bilt Rewards Account on your Account Open Date and on each Card Anniversary Date each year thereafter.

Statement Credits: Statement Credits for hotel bookings and other benefits typically post within 1-2 Billing Cycles after the qualifying purchase posts to your Account, or up to 6-8 weeks in some cases.

Annual Fee Refund and Early Cancellation & Offset Policy: If you close your Card Account within 30 days after the Account Open Date, Bilt reserves the right to offset the value of any Welcome Bonus Bilt Points or Bilt Cash credited to your Rewards Account and redeemed by you within this 30-day period from your Rewards Account, Bilt Cash balance, any credit balance on your Card Account, charging it to your Card Account, or pursuing collection through other lawful means. This offset policy applies regardless of whether you have redeemed or used the Welcome Bonus benefits. If you change your Bilt Card through a Product Change, the treatment of your Upgrade Bonus, annual credits, and other rewards is governed by the "Product Changes" section of these Offer Terms.

You should not rely on rewards or benefits posting by any specific date as the actual posting time for rewards and benefits may be affected by factors, including but not limited to:
- Merchant processing delays (merchants may batch process transactions or delay submission to Bilt);
- Purchase vs. processing date variance (the date you authorize a transaction may differ from the date the merchant processes it);
- Manual review requirements (certain transactions may require manual verification);
- System maintenance or technical issues;
- Verification of Account eligibility and Good Standing;

BILT

Last Updated: October 27, 2026

Bilt Rewards Card Offer Terms

- Identity verification or fraud prevention measures; and
- Payment network delays or technical issues.

Bilt is not responsible for delays in posting or fulfillment caused by merchant processing, payment network delays, or other factors outside Bilt's reasonable control.

If rewards or benefits do not post within the stated timeframe, contact Bilt customer service at support@biltrewards.com. Bilt reserves the right to request documentation of qualifying purchases or activities before posting rewards or fulfilling benefits.

Back to top

Welcome Bonus Eligibility and Restrictions.

The following eligibility requirements and restrictions apply to all Bilt Card Welcome Bonuses (Bilt Blue, Bilt Obsidian, and Bilt Palladium).

Eligibility Restrictions: Welcome bonuses are available only to those who do not currently hold a Bilt Card 2.0 issued by Column N.A., Member FDIC, have not previously held a Bilt Card 2.0 issued by Column N.A., Member FDIC and have not received a Bilt Card 2.0 issued by Column N.A., Member FDIC Welcome Bonus in the past. This restriction applies to Welcome Bonuses on newly opened Card Accounts. If you move to a higher Bilt Card product through a Product Change, you may be eligible to receive an Upgrade Bonus as defined in the Product Changes sections.

If you Downgrade through a Product Change within 30 days after the prior Bilt Card's Annual Fee posts, the prior product's Welcome Bonus Bilt Cash is reversed and the destination product's Welcome Bonus is issued in its place, which may result in a negative Bilt Cash or point balance. Any Bilt Points and Bilt Elite Status earned as part of the prior product's Welcome Bonus are also reversed, though Bilt Elite Status you earned independently is preserved. If you Downgrade more than 30 days after the prior Bilt Card's Annual Fee posts, no Welcome Bonus is reversed and no new Upgrade Bonus is issued.

Abuse, Misuse, and Gaming: If Bilt, in its sole discretion, determines that you have engaged in, or intend to engage in, abuse, misuse, gaming, or fraud in connection with a Welcome Bonus offer, Bilt may take one or more of the following actions:

(a) Decline to credit the Welcome Bonus (Bilt Points, Bilt Cash, or Bilt Gold Elite Status) to your Bilt Rewards Account;
(b) Freeze or place a hold on any Welcome Bonus previously credited to your Bilt Rewards Account;
(c) Recover, reclaim, or deduct any Welcome Bonus from your Bilt Rewards Account;
(d) Close your Card Account and your Bilt Rewards Account;
(e) Pursue any other remedies available under these Offer Terms, your Bilt Card Cardholder Agreement, the Bilt Rewards Terms & Conditions, or applicable law.
(f) Authorized User activity that constitutes manufactured spend, return abuse, or other gaming behavior;

Examples of abuse, misuse, or gaming include, but are not limited to:
- Applying for multiple Bilt Cards to obtain multiple Welcome Bonuses;
- Repeatedly opening, closing, Upgrading, or Downgrading Card Accounts, or cycling between Bilt Card products. For the avoidance of doubt, a single Product Change, or a refund-and-revert completed through Bilt's official Product Change process as described in the "Product Changes" section, is not by itself abuse, misuse, or gaming;

BILT

Last Updated: October 27, 2026

Bilt Rewards Card Offer Terms

- Providing false, inaccurate, or misleading information on your application;
- Opening and closing Card Accounts repeatedly to obtain multiple Welcome Bonuses;
- Returning, canceling, or disputing purchases made to meet a spending requirement;
- Making purchases with the primary purpose of meeting a spending requirement rather than obtaining goods or services for personal use (commonly known as "manufactured spend");
- Using your Bilt Card in a manner inconsistent with normal consumer spending patterns;
- Disputing or claiming fraudulent charges on transactions used to obtain the Welcome Bonus;
- Violating any terms of these Offer Terms, your Cardholder Agreement, the Bilt Rewards Terms & Conditions, or any other agreement you have with Bilt.

The above examples are illustrative and do not limit Bilt's discretion to identify and address other forms of abuse, misuse, or gaming. Bilt's determination shall be final and binding.

Transferability: Welcome bonuses are only available to the Primary Cardholder and cannot be transferred to Additional Cardholders or any other person. Welcome bonuses cannot otherwise be sold, transferred, assigned, bartered, or redeemed for cash, except as otherwise provided herein or required by law. Additionally, you must take any actions required to complete activation of your Bilt Membership status, to the extent required, and/or maintain it in good standing.

Account Status Requirement: To be eligible for any Welcome Bonus and/or any Bonus Offer, your Card Account must be open, in Good Standing, not past due, and not in default at the time of fulfillment. Bilt reserves the right to deny, withhold, or revoke any Welcome Bonus if your Account does not meet these requirements.

Modification Rights: Bilt reserves the right to modify or revoke Welcome Bonus and/or Bonus Offers at any time without notice for future applicants. Modifications or revocations apply to applications received after the effective date of the change. If you have already been approved for a Bilt Card, the Welcome Bonus terms in effect at the time of your Approval will continue to apply to you, provided your Card Account remains open and in Good Standing.

Back to top

Dispute Resolution.

THIS SECTION AFFECTS YOUR RIGHTS, SO PLEASE READ CAREFULLY. In the event the parties are not able to resolve any dispute between them arising out of or concerning these Bilt Card Offer Terms, your Card Account, or any provisions hereof, whether arising in contract, tort, or otherwise at law or in equity for damages or any other relief, then such dispute shall be resolved exclusively through non-appearance based final and binding arbitration pursuant to the Federal Arbitration Act, conducted by a single neutral arbitrator and administered under the Commercial Arbitration Rules of the American Arbitration Association. This includes any claims based in contract, statute, tort, fraud, misrepresentation, or any other legal theory, and includes disputes regarding the earning, redemption, posting, or forfeiture of Points, Bilt Cash, or any other benefits described in these Bilt Card Offer Terms. The exclusive venue of such arbitration shall be in New York, New York. The arbitrator's award shall be final, and judgment may be entered upon it in any court having jurisdiction. The prevailing party shall be entitled to recover its costs and reasonable attorneys' fees. This arbitration provision shall survive the termination or cancellation of your Card Account or these Bilt Card Offer Terms for any reason. Notwithstanding the foregoing, Bilt may bring a claim for injunctive relief against your violation of these Bilt Card Offer Terms in any court of competent jurisdiction. There is no judge or jury in arbitration and court review of an arbitration award is limited, but an arbitrator can award an individual the same damages and relief as a court and must apply the law and follow the terms of these Bilt Card Offer Terms as a court would. You and Bilt agree that any proceedings to resolve disputes will be conducted only on an individual basis and not in a class, consolidated, or representative action. You and Bilt expressly waive any right to pursue or participate in any class action, collective action, or representative action to enforce these Bilt Card Offer Terms or resolve any disputes arising from your Card Account or participation in any card

BILT

Last Updated: October 27, 2026

Bilt Rewards Card Offer Terms

benefits or promotions described herein. You must report any disputes regarding benefits, Points, Bilt Cash, Statement Credits, or any other aspect of these Bilt Card Offer Terms to support@biltrewards.com within thirty (30) days of the expected benefit date, transaction date, or date you became aware (or reasonably should have become aware) of the issue. Failure to report disputes within this thirty (30) day period shall constitute a waiver of all claims related to such dispute. This time limitation applies whether you pursue the dispute through customer service, arbitration, or any other means.

Back to top

Authorized Users

Primary Cardholders can select whether Bilt Points and Bilt Cash earned in connection with Purchases made by Authorized Users will be credited to the Primary Cardholder's Rewards Account or to the Authorized User's Rewards Account. This selection must be made in the Bilt app or website and can be changed at any time. Only the Primary Cardholder can make or change this selection. If the Primary Cardholder changes this selection, that change will go into effect immediately and any purchases that have not yet been posted will issue rewards based on the new selection. In accordance with the Cardholder Agreement, the Primary Cardholder remains responsible for all activity on the Card Account, including activity by any Authorized User, regardless of such rewards selection.

Authorized Users may make Bilt Housing Payments through the Bilt App or website. Under Flexible Bilt Cash Option, an Authorized User redeems Bilt Cash from their own balance to unlock Bilt Points on their Bilt Housing Payment, and any Bilt Points are credited to the Authorized User regardless of the Primary Cardholder's rewards allocation selection as described above. Under Housing-only Option, the Everyday Spend Ratio is calculated using combined Everyday Spend and Bilt Housing Payments across the Primary Cardholder and all Authorized Users, and Bilt Points earned on an Authorized User's Bilt Housing Payment are credited per the Primary Cardholder's rewards allocation selection for that Authorized User.

All protections, rights, and remedies available to Bilt with respect to abuse, misuse, gaming, or fraud by the Primary Cardholder, including those described in "Welcome Bonus Eligibility and Restrictions" and the earning structure sections applicable to your Bilt Card, apply equally to the same conduct by any Authorized User. If Bilt determines that an Authorized User has engaged in manufactured spend, return abuse, or any other conduct described in those sections, Bilt may exercise any of the same remedies against the Primary Cardholder's Rewards Account as if the Primary Cardholder had engaged in such conduct directly, and may additionally remove the Authorized User from the Card Account.

Bilt is not liable for any dispute between the Primary Cardholder and an Authorized User regarding the ownership or allocation of rewards, and any such dispute must be resolved solely between those parties.

Back to top

Product Changes

This section describes how your rewards, Upgrade Bonus, annual credits, and other benefits are treated when you make a Product Change.

Availability and Eligibility: Product Changes are available only to the Primary Cardholder and only where you are eligible, as determined by the applicable underwriting party in their discretion. A Product Change preserves your existing Card Account and tradeline and does not require a new application. Not all Product Changes are available to all cardholders at all times.

BILT

Last Updated: October 27, 2026

Bilt Rewards Card Offer Terms

Upgrade Bonus: When you Upgrade to another Bilt Card, you are eligible to receive an Upgrade Bonus as indicated in the Bilt app or website at the time of your Upgrade. Where the destination product's Upgrade Bonus includes Bilt Cash, the Upgrade Bonus is subject to all terms and conditions set forth in the Bilt Cash Program Terms of Use available at biltrewards.com/terms/bilt-cash, including expiration, redemption restrictions, and forfeiture provisions. Where an Upgrade Bonus includes 50,000 Bilt Points and Bilt Gold Elite Status, those are earned only after you make Everyday Spend totaling $4,000 or more within 90 days from the effective date of the Product Change, and are subject to the terms set out in the "Bilt Palladium Card Welcome Bonus" section.

Annual Credits on an Upgrade: When you Upgrade, you will be issued the difference in annual credits from your prior Bilt Card product to your destination product's amounts. Any credit already redeemed under the prior Bilt Card product in the current benefit period is preserved and counts toward the destination product's credit for that period, and only the remaining difference is issued, so credits are not duplicated within a benefit period.

Annual Credits on a Downgrade: If you Downgrade within 30 days after the prior Bilt Card's Annual Fee posts, any annual credit you have already redeemed for the current benefit period is charged to your Card Account, and any unredeemed credit is removed; the destination product's credit for the current period is then issued. If you Downgrade more than 30 days after the prior Bilt Card's Annual Fee posts, you keep the prior product's annual credits for the remainder of the current anniversary year, and your credits step down to the destination product's amounts at your next anniversary.

Reversal of an Upgrade: If you complete an Upgrade and then wish to return to your prior Bilt Card product, you may request a refund-and-revert through the later of (a) twelve (12) months after your original Account Open Date; or (b) forty-five (45) calendar days after the change-in-terms notice for the Upgrade is delivered to you. If you do, Bilt will reverse any Upgrade Bonus difference and destination product annual credits issued to you, reissue your prior product's applicable Welcome Bonus and annual credits. Reversal of rewards may cause your Bilt Points or Bilt Cash balance to become negative, as described below.

Clawbacks and Negative Balances: If you Downgrade within 30 days after an Annual Fee posts, or if you complete a refund-and-revert, Bilt may reverse the rewards associated with the product you are leaving. This means: (a) Upgrade Bonus or Welcome Bonus Bilt Points may be subtracted from your Bilt Rewards Account, and your Bilt Points balance may become negative; (b) Upgrade Bonus or Welcome Bonus Bilt Cash may be reversed and your Bilt Cash balance may become negative; (c) the value of any annual credit you have already redeemed (including any hotel credit) may be revoked from your credit balance or charged to your Card Account, and Bilt may apply a two-benefit-period lookback where applicable; and (d) Bilt Gold Elite Status earned by meeting the $4,000 Bilt Palladium spending threshold may be revoked, while any status you earned independently through qualifying activity is preserved.

Velocity Limits: A Primary Cardholder may complete no more than one voluntary Upgrade or Downgrade in any rolling 12-month period, measured from the effective date of the prior Product Change, and no more than one refund-and-revert as described above. Bilt may waive these limits in its discretion in individual cases. You are only eligible to receive an Upgrade Bonus of a given Bilt Card product once, and are not eligible to receive an Upgrade Bonus if you have already received the Upgrade Bonus or Welcome Bonus of the destination Bilt Card product or of a Bilt Card product with a higher Annual Fee.

Good Standing: To be eligible for a Product Change and any associated Upgrade Bonus or credits, your Card Account must be open and in Good Standing, not past due, and not in default at the time of the Product Change and at the time any bonus or credit is fulfilled. All rights and remedies available to Bilt for abuse, misuse, gaming, or fraud described in the

BILT

Last Updated: October 27, 2026

Bilt Rewards Card Offer Terms

"Welcome Bonus Eligibility and Restrictions" section apply equally to Product Changes and Upgrade Bonuses, including to conduct by any Authorized User.

Back to top

Bilt Blue Card Offer Terms

Bilt Blue Card Welcome Bonus

Welcome Bonus: If your Card is a Bilt Blue Card and you are the Primary Cardholder, you will receive $100 in Bilt Cash on or about the Account Open Date, unless you are presented with an alternate Welcome Bonus offer in the Bilt app or website. If you are offered an alternate Welcome Bonus, different terms apply instead and will be presented with the offer.

Timing: This $100 Bilt Cash is typically credited to your Bilt Rewards Account immediately upon Account Open Date, however please allow up to 6-8 weeks for processing in certain circumstances. In rare instances, there may be delays in crediting the $100 Bilt Cash once earned due to identity verification requirements, account setup processes, or other factors beyond Bilt's control.

Bilt Cash Terms: This $100 Bilt Cash bonus is subject to all terms and conditions set forth in the Bilt Cash Program Terms of Use available at biltrewards.com/terms/bilt-cash, including expiration, redemption restrictions, and forfeiture provisions.

This Bilt Blue Card Welcome Bonus is subject to all terms regarding the Welcome Bonus Eligibility and Restrictions set forth above.

Back to top

Bilt Blue Card Earning Structure.

The earning rates described in this section apply specifically to Eligible Purchases made with your Bilt Blue Card. These rates are separate from and in addition to any earning opportunities available through the general Bilt Rewards program as described in the Bilt Rewards Terms & Conditions.

Whether a transaction is eligible to earn bonus Bilt Points and which merchant category a transaction or purchase falls into shall be determined by Bilt in its sole discretion based on information provided by merchants, payment networks, and merchant category codes. Bilt does not have the ability to control how a merchant chooses to classify their business and therefore reserves the right to determine which purchases are eligible to earn for bonus Bilt Points.

Bilt reserves the right to deny, withhold, recover, or reverse Bilt Points or Bilt Cash on transactions that constitute manufactured spend, abuse, fraud, or that are otherwise inconsistent with normal consumer use. If Bilt, in its sole discretion, determines that you have engaged in abuse, misuse, gaming, or fraud in connection with Bilt Card rewards, Bilt may take any action described in "Welcome Bonus Eligibility and Restrictions."

You'll earn Bilt Points on Eligible Purchases of products and services, minus returns, credits, or refunds, made with a Bilt Blue Card by you. You may also earn Bilt Points on Eligible Purchases made by an Authorized User.

BILT

Last Updated: October 27, 2026

Bilt Rewards Card Offer Terms

Other Eligible Purchases: You'll earn 1 Bilt Point ("1X Points") on other Eligible Purchases.

Whether a purchase earns Bilt Points is determined by the merchant category code assigned by Mastercard. Bilt does not control how merchants classify their businesses. Purchases made using Apple Pay, Google Pay, or Samsung Pay qualify for Bilt Points. Bilt reserves the right to deny bonus Bilt Points on transactions that constitute manufactured spend or are designed primarily to earn rewards rather than make genuine purchases.

Back to top

Bilt Rewards Member Program Blue Card Earning and Benefits

As a Bilt Cardholder, you are automatically enrolled as a Bilt Rewards Member and have access to all partner programs and earning opportunities available under the Bilt Rewards program. When you use your Bilt Blue Card to pay for purchases at these partners, you'll earn both the partner program bonus Bilt Points as set forth in the Bilt Rewards Points Earning Terms and the 1 Point ("1X Points") per dollar earned on "Other purchases," allowing you to combine these offers.

- **Lyft rideshare rewards.** Earn bonus Bilt Points per dollar on eligible net purchases on rideshare booked and completed through the Lyft app when you link your Bilt Rewards Account to the Lyft platform and set Bilt as the active loyalty partner.
- **Bilt Dining restaurant rewards.** Earn bonus Bilt Points per dollar on net Eligible Purchases (purchases minus returns, credits, tips, and other discounts) at participating Bilt Neighborhood Dining restaurants. The amount varies by restaurant based on the multiplier indicated in the Bilt App at the time of purchase.
- **Bilt Travel booking rewards.** Earn bonus Bilt Points per dollar on eligible net Eligible Purchases (purchases minus returns/credits) when you book travel through the Bilt Travel Portal at biltrewards.com/travel or through the Bilt App.
- **Bilt Fitness class rewards.** Earn bonus Bilt Points per dollar on net Eligible Purchases when you book fitness classes through the Bilt App or Bilt website. The amount varies by studio based on the multiplier indicated in the Bilt App at the time of purchase.
- **Bilt Parking rewards through Metropolis.** Earn bonus Bilt Points per dollar on net Eligible Purchases (purchases minus returns/credits) drive-up parking at Metropolis Vision technology parking locations.
- **Bilt Pharmacy rewards through Walgreens.** Earn bonus Bilt Points per dollar on net Eligible Purchases (purchases minus returns, credits, tips, and other discounts) when you shop in-store at Walgreens, as set forth in the Bilt Rewards Points Earning Terms. The amount varies by item type.
- **Bilt Home Delivery purchases.** Earn bonus Bilt Points per dollar when you make net Eligible Purchases through Bilt Home Delivery.

The complete terms and conditions for these partner programs, including earning rates, eligible transactions, enrollment requirements, and restrictions, are set forth in the Bilt Rewards Points Earning Terms available at bilt.com/terms/earn.

Partner Program Availability: Partner programs are subject to change, modification, suspension, or termination at any time in accordance with the Bilt Rewards Terms & Conditions. Bilt is not responsible for partner availability, partner performance, or changes to partner relationships.

Bilt Points earned through partner programs are Bilt Points governed by the Bilt Rewards Terms & Conditions and are subject to all point expiration, forfeiture, and usage restrictions set forth therein.

BILT

Last Updated: October 27, 2026

Bilt Rewards Card Offer Terms

Partner Liability Disclaimer: Bilt acts solely as a payment facilitator and rewards program operator for partner programs. Bilt is not the provider of any partner services and does not control the availability, quality, delivery, or fulfillment of partner services. Each partner is solely responsible for providing their respective services, and Bilt has no liability for partner non-performance, service quality, or any disputes between you and any partner. Any disputes regarding partner services must be resolved directly between you and the applicable partner. Use of the term "partner" does not create a legal partnership, joint venture or agency relationship between Bilt and any participating merchant or service provider. Use of the term "partner" does not create a legal partnership, joint venture or agency relationship between Bilt and any participating merchant or service provider.

Back to top

Bilt Obsidian Card Offer Terms

Bilt Obsidian Card Welcome Bonus

Welcome Bonus: If your Card is a Bilt Obsidian Card and you are the Primary Cardholder, you will receive $200 in Bilt Cash on or about the Account Open Date, unless you are presented with an alternate Welcome Bonus offer in the Bilt app or website. If you are offered an alternate Welcome Bonus, different terms apply instead and will be presented with the offer.

Timing: The $200 Bilt Cash is typically credited to your Bilt Rewards Account on or about the Account Open Date, however please allow up to 6-8 weeks for processing in certain circumstances. In rare instances, there may be delays in crediting your Welcome Bonus due to identity verification requirements, account setup processes, or other factors beyond Bilt's control.

Bilt Cash Terms: This $200 Bilt Cash bonus is subject to all terms and conditions set forth in the Bilt Cash Program Terms of Use available at biltrewards.com/terms/bilt-cash, including expiration, redemption restrictions, and forfeiture provisions.

This Bilt Obsidian Welcome Bonus is subject to the general Welcome Bonus Eligibility and Restrictions set forth above.

Back to top

Bilt Obsidian Card Earning Structure.

The earning rates described in this section apply specifically to Eligible Purchases made with your Bilt Obsidian Card. These rates are separate from and in addition to any earning opportunities available through the general Bilt Rewards program as described in the Bilt Rewards Terms & Conditions.

Whether a transaction qualifies for bonus Bilt Points and which merchant category a transaction falls into shall be determined by Bilt in its sole discretion based on information provided by merchants, payment networks, and merchant category codes. Bilt does not have the ability to control how a merchant chooses to classify their business and therefore reserves the right to determine which purchases qualify for bonus Bilt Points.

Bilt reserves the right to deny, withhold, recover, or reverse Bilt Points or Bilt Cash on transactions that constitute manufactured spend, abuse, fraud, or that are otherwise inconsistent with normal consumer use. If Bilt, in its sole

Bilt Rewards Card Offer Terms

discretion, determines that you have engaged in abuse, misuse, gaming, or fraud in connection with Bilt Card rewards, Bilt may take any action described in "Welcome Bonus Eligibility and Restrictions."

As detailed below, you'll earn Bilt Points on Eligible Purchases of products and services, minus returns, credits, or refunds, made with a Bilt Obsidian Card by you. You may also earn Bilt Points on Eligible Purchases made by an Authorized User of the Card Account.

Travel: You'll earn 2 Bilt Points (1 base Bilt Point plus 1 bonus Bilt Point) per $1 spent on Eligible Purchases made directly at merchants whose Merchant Code for Mastercard is classified as airlines, hotels, motels, resorts, cruise lines, and car rental agencies. Purchases not processed using the Merchant Codes for Mastercard mentioned above will not qualify for bonus Bilt Points. Bilt does not have the ability to control how a merchant chooses to classify their business and therefore reserves the right to determine which purchases qualify for bonus Bilt Points.

Dining and grocery categories: You'll earn 3 Bilt Points (1 base Bilt Point plus 2 bonus Bilt Points) per $1 spent on Eligible Purchases in your selected category. Your non-selected category will earn 1 base reward Bilt Point per $1 spent. So, if you select Dining as the bonus category (default): You'll earn 3 Bilt Points per $1 spent at merchants whose Merchant Code for Mastercard is classified as eating places and restaurants, drinking places, bakeries, or fast food restaurants. Grocery purchases will earn 1 base Bilt Point per $1 spent. If you select Grocery: You'll earn 3 Bilt Points per $1 spent at merchants whose Merchant Code for Mastercard is classified as grocery stores and supermarkets (1 base Bilt Point and 2 bonus Bilt Points), up to $25,000 in combined grocery purchases by you and any Authorized Users on the Card Account per calendar year. After the $25,000 limit is reached in a calendar year, grocery purchases will earn 1 Bilt Point per $1 spent for the remainder of that calendar year.

Category selection change window**:** Upon Account Open Date of your Bilt Obsidian Card, your bonus category will default to Dining. You may change your bonus category selection one time within 30 days of your Account Open Date (or, for Bilt Obsidian Card Accounts with Account Open Dates on or before February 7, 2026, within 30 days of February 7, 2026). After this initial selection window closes, your bonus category selection is locked for the remainder of the calendar year. Purchases not processed using the Merchant Codes for Mastercard mentioned above will not qualify for bonus Bilt Points. Bilt does not have the ability to control how a merchant chooses to classify their business and therefore reserves the right to determine which purchases qualify for bonus Bilt Points.

Other purchases: You'll earn 1 reward point per $1 spent on other Eligible Purchases.

Whether and how a purchase earns Bilt Points is determined by the merchant category code assigned by Mastercard. Bilt does not control how merchants classify their businesses. Purchases made using Apple Pay, Google Pay, or Samsung Pay qualify for Bilt Points.

Back to top

Credits For Obsidian Cardholders with Account Open Dates before January 1st 2027

This section describes how credits are granted to Obsidian Cardholders with Account Open Dates before January 1st 2027.

Beginning on your first Card Anniversary Date that occurs on or after January 1, 2027, the $100 Bilt Travel Hotel Credit described below no longer applies to your Card Account, any unused portion of the hotel credit for the then-current benefit period expires, and you will receive $100 in Bilt Cash Benefit as described under “Credits For Obsidian Cardholders with

BILT

Last Updated: October 27, 2026

Bilt Rewards Card Offer Terms

Account Open Dates on or after January 1st 2027." This paragraph does not apply to you if you have made a Legacy Election, in which case you keep the benefits described below.

$100 Bilt Travel Hotel Credit

Bilt Obsidian Cardholders will receive $100 in hotel credits, to be applied in $50 increments twice a year as described below. Credits of up to $50 may be applied to qualifying hotel bookings made through the Bilt Travel Portal from January 1 through June 30 and up to $50 from July 1 through December 31, for a total maximum of $100 each calendar year.

Qualifying Bookings: When you, as the Primary Cardholder, use the Bilt Obsidian Card to make hotel bookings of 2 nights or longer through the Bilt Travel Portal at biltrewards.com/travel or through the Bilt App, you may use your Bilt Obsidian Card Travel Credit to pay (in whole or in part) for that booking if it otherwise meets the requirements for a qualifying booking. To receive the credit, you must toggle on the credit option at checkout in the Bilt App or website to apply the credit to the booking.

Hotel credits are typically applied to the booking at checkout, although if you are paying at your hotel, it will be applied after your stay. For pre-paid bookings, the hotel credit will be applied in real time at checkout, reducing the amount charged to your Bilt Obsidian Card at that time. For bookings where you pay after your stay, the hotel credit will be applied as a Statement Credit to your Card Account after your stay. If you are paying at your hotel, please allow 8 to 10 weeks for Statement Credit(s) to appear on your monthly credit card billing statement after the qualifying hotel booking posts to your account. Eligible bookings must be processed before June 30th, 11:59PM PST, to be eligible for hotel credits within the January to June benefit period, and before December 31st, 11:59PM PST to be eligible for hotel credits within the July to December benefit period. Bilt relies on the merchant processing of transactions to determine the transaction date. For the avoidance of doubt, for both pre-paid bookings and bookings where you pay after checkout of the hotel, you are utilizing the hotel credit from the period in which you book your hotel in the Bilt Travel Portal.

Refunds: If a refundable qualifying booking is canceled within the period in which the booking was made (i.e., you book a hotel and then cancel it within the January 1 - June 30, 2026 period), your hotel credit will be refunded and eligible to be used on another qualifying booking within that period. If a refundable qualifying booking is canceled outside the period in which the booking was made (i.e., you book a hotel within the January 1 - June 30, 2026 period and cancel it within the July 1 - December 31, 2026 period), your hotel credit for the period in which it was booked is forfeited and not eligible to be used on another booking in the current period. If a nonrefundable qualifying booking is canceled, your hotel credit will not be refunded.

The $100 Bilt Travel Hotel Credit must be available at the time the Qualifying Booking is made in order to be applied. We may reverse any credit applied if a Qualifying Booking is canceled or modified, or if you close your Account within 90 days of receiving a credit. Hotel bookings that qualify for the $100 Bilt Hotel Credit will earn Bilt Points and Bilt Cash based on the net purchase amount after the credit is applied.

Transitioning After a Legacy Election. If you made a Legacy Election and later transition to the new rewards structure through the Bilt App after your Card Anniversary Date, then beginning on the first day of your next Billing Cycle, the $100 Bilt Travel Hotel Credit no longer applies to your Card Account. On that date, we will convert your unredeemed Bilt Travel Hotel Credit into Bilt Cash and credit it to your Bilt Rewards Account. The amount converted equals $100 minus the amount of Bilt Travel Hotel Credit you redeemed since your most recent Card Anniversary Date, up to $100 in Bilt Cash. For example, if you have not redeemed any Bilt Travel Hotel Credit since your most recent Card Anniversary Date, you will receive $100 in Bilt Cash, and if you have redeemed $50 in Bilt Travel Hotel Credit, you will receive $50 in Bilt Cash.

BILT

Last Updated: October 27, 2026

Bilt Rewards Card Offer Terms

After you transition, you will receive the annual Bilt Cash Benefit described under “Credits For Obsidian Cardholders with Account Open Dates on or after January 1st 2027,” beginning on your next Card Anniversary Date.

Account Status Requirement: To use this benefit, your Bilt Obsidian Card Account must be open, in Good Standing, not past due, and not in default at the time you make a Qualifying Booking. If your Account becomes past due or goes into default, you will lose access to this benefit and any unused portion of the annual credit for the current benefit period will be forfeited. If you bring your Account current, Bilt may, in its sole discretion, reinstate your access to this benefit for the remainder of the benefit period.

Back to top

Credits For Obsidian Cardholders with Account Open Dates on or after January 1st 2027

This section applies to: (1) Bilt Obsidian Cardholders with Account Open Dates on or after January 1st 2027; and (2) beginning on their first Card Anniversary Date that occurs on or after January 1, 2027, Bilt Obsidian Cardholders with earlier Account Open Dates who have not made a Legacy Election.

$100 Bilt Cash Benefit

You, as the Primary Cardholder, will receive $100 in Bilt Cash. The $100 Bilt Cash will be automatically credited to your Bilt Rewards Account upon the Card Account opening date and on your Card Anniversary Date each subsequent year that your Card Account remains open and in Good Standing as of the credit date. This annual $100 Bilt Cash credit is subject to all terms and conditions set forth in the Bilt Cash Program Terms of Use at biltrewards.com/terms/bilt-cash, including expiration, redemption restrictions, and forfeiture provisions. This benefit is only available to the primary cardholder and cannot be transferred. To maintain eligibility for this annual benefit, your Bilt Obsidian Card Account must remain open and not in default. This $100 annual Bilt Cash benefit is separate from and in addition to Welcome Bonus described above.

Account Status Requirement: To receive this annual benefit, your Bilt Obsidian Card Account must be open, in Good Standing, not past due, and not in default on your Card Anniversary Date (or account opening date for first-year credit). If your Card Account is not in Good Standing on the credit date, you will not receive the $100 Bilt Cash for that year. Bilt will not prorate or credit partial amounts.

Bilt Rewards Member Program Obsidian Card Earnings and Benefits

As a Bilt Cardholder, you are automatically enrolled as a Bilt Rewards Member and have access to all partner programs and earning opportunities available under the Bilt Rewards program. When you use your Bilt Obsidian Card to pay for purchases at these partners, you'll earn both the partner program bonus Bilt Points as set forth in the Bilt Rewards Points Earning Terms and the applicable card earning rate based on your purchase category, allowing you to combine these offers.

- **Lyft rideshare rewards.** Earn bonus Bilt Points per dollar on eligible net Eligible Purchases on rideshare booked and completed through the Lyft app when you link your Bilt Rewards Account to the Lyft platform and set Bilt as the active loyalty partner.
- **Bilt Dining restaurant rewards.** Earn bonus Bilt Points per dollar on net Eligible Purchases (purchases minus returns, credits, tips, and other discounts) at participating Bilt Neighborhood Dining restaurants. The amount varies by restaurant based on the multiplier indicated in the Bilt App at the time of purchase.

BILT

Last Updated: October 27, 2026

Bilt Rewards Card Offer Terms

- **Bilt Travel booking rewards.** Earn bonus Bilt Points per dollar on eligible net Eligible Purchases (purchases minus returns/credits) when you book travel through the Bilt Travel Portal at biltrewards.com/travel or through the Bilt App.
- **Bilt Fitness class rewards.** Earn bonus Bilt Points per dollar on net Eligible Purchases when you book fitness classes through the Bilt App or Bilt website. The amount varies by studio based on the multiplier indicated in the Bilt App at the time of purchase.
- **Bilt Parking rewards through Metropolis.** Earn bonus Bilt Points per dollar on net Eligible Purchases (purchases minus returns/credits) on drive-up parking at Metropolis Vision technology parking locations.
- **Bilt Pharmacy rewards through Walgreens.** Earn bonus Bilt Points per dollar on eligible net purchases (purchases minus returns, credits, tips, and other discounts) when you shop in-store at Walgreens, as set forth in the Bilt Rewards Points Earning Terms. The amount varies by item type.
- **Bilt Home Delivery purchases.** Earn bonus Bilt Points per dollar when you make net Eligible Purchases through Bilt Home Delivery.

Back to top

Bilt Palladium Card Offer Terms

If your Card is a Bilt Palladium Card and You are the Primary Cardholder, You will receive the following benefits and services, which are subject to change or cancellation at any time, in Bilt's discretion.

Bilt Palladium Card Welcome Bonus

Welcome Bonus: You, as the Primary Cardholder, are eligible to receive the following on or about the Account Open Date, unless you are presented with an alternate Welcome Bonus offer in the Bilt app or website. If you are offered an alternate Welcome Bonus, different terms apply instead and will be presented with the offer:
(a) 50,000 Bilt Points; and
(b) Bilt Gold Elite Status; and
(c) $300 in Bilt Cash

Spending Requirement for Bilt Points and Status: To qualify for the 50,000 Bilt Points and Bilt Gold Elite Status, Everyday Spend totaling $4,000 or more must be made on your Bilt Palladium Card Account within 90 days from your Account Open Date. Purchases made by you or any Authorized Users will count toward this requirement. For Bilt Cards with Account Open Dates on February 7, 2026, the spending period will be extended to 97 days.

What Counts Towards the Spending Requirement: Only Everyday Spend, as defined in these Offer Terms, that are made on Your Card Account within 3 months of Account Open Date will be counted towards the $4,000 spending requirement. Bilt Housing Payments do not count toward this $4,000 spending requirement.

Purchases are deemed to occur on the date the transaction is processed by the merchant and submitted to Bilt, which may differ from the date you authorized the transaction. For example, if you make a purchase online, the transaction may not be processed until the goods ship, which could be days or weeks after you placed the order. Similarly, merchants may batch process transactions or experience delays in submitting transactions to Bilt. In some cases, Eligible Purchases you make during the qualifying period may not post to your Account until after the period ends due to merchant processing delays. Bilt is not responsible for merchant processing times, and transactions that post after the spending period ends will not count toward the spending requirement, regardless of when you made the purchase.

BILT

Last Updated: October 27, 2026

Bilt Rewards Card Offer Terms

Timing of Spending Period: Your spending period starts on your Account Open Date. In certain circumstances, your spending period may be shorter than 90 or 97 days, as applicable, if there are delays in card delivery, identity verification, or account setup beyond Bilt's control. To ensure you meet the spending requirement, we recommend completing your purchases well before the end of the 90 or 97-day period to account for potential processing delays.

Timing of Bilt Points and Status Posting: The 50,000 bonus Bilt Points are typically posted to your Bilt Rewards Account after your first statement is issued following completion of the spending requirement, provided all purchases have posted their refund periods (approximately 30 days). However, please allow up to 6-8 weeks after meeting the spending requirement for bonus Bilt Points to post to your account. Bilt Gold Elite Status will be awarded at the same time the bonus Bilt Points are posted.

Gold Elite Status Duration: Bilt Gold Elite Status will be valid for the remainder of the calendar year in which you qualify, all of the following calendar year, and through January 15th of the year after that. For example, if you qualify in 2026, your Gold Elite Status will be valid through January 15, 2028.

$300 Bilt Cash Bonus: You will receive $300 in Bilt Cash upon Account Open Date, separate from the Bilt Points and status bonus. This $300 Bilt Cash is typically credited to your Bilt Rewards Account immediately upon Account Open Date, however please allow up to 6-8 weeks for processing in certain circumstances.

Applicable Terms: The 50,000 bonus Bilt Points and Bilt Gold Elite Status are subject to all terms and conditions of the Bilt Rewards Terms & Conditions available at biltrewards.com/terms. The $300 Bilt Cash is subject to all terms and conditions set forth in the Bilt Cash Program Terms of Use available at biltrewards.com/terms/bilt-cash, including expiration, redemption restrictions, and forfeiture provisions.

This Bilt Palladium Welcome Bonus is subject to the Welcome Bonus Eligibility and Restrictions set forth above.

Back to top

Bilt Palladium Card Earning Structure.

The earning rates described in this section apply specifically to Eligible Purchases made with your Bilt Palladium Card. These rates are separate from and in addition to any earning opportunities available through the general Bilt Rewards program as described in the Bilt Rewards Terms & Conditions.

Whether a transaction qualifies for bonus Bilt Points and which merchant category a transaction falls into shall be determined by Bilt in its sole discretion based on information provided by merchants, payment networks, and merchant category codes. Bilt does not have the ability to control how a merchant chooses to classify their business and therefore reserves the right to determine which purchases are Eligible Purchases that qualify for bonus Bilt Points.

Bilt reserves the right to deny, withhold, recover, or reverse Bilt Points or Bilt Cash on transactions that constitute manufactured spend, abuse, fraud, or that are otherwise inconsistent with normal consumer use. If Bilt, in its sole discretion, determines that you have engaged in abuse, misuse, gaming, or fraud in connection with Bilt Card rewards, Bilt may take any action described in "Welcome Bonus Eligibility and Restrictions."

BILT

Last Updated: October 27, 2026

Bilt Rewards Card Offer Terms

You'll earn Bilt Points on Eligible Purchases of products and services, minus returns, credits, or refunds, made with a Bilt Palladium Card by you. You may also earn Bilt Points on Eligible Purchases made by an Authorized User of the Card Account.

Rent and Mortgage Payment Options: You may earn up to 1.25 Bilt Points per $1 on Bilt Housing Payments made through the Bilt App or website, depending on your selected Rewards Option. Under Housing-only Option, your earning rate (0X to 1.25X) is determined by your Everyday Spend Ratio, with a minimum floor of 250 Bilt Points per month. Under Flexible Bilt Cash Option, you may earn up to 1X by redeeming Bilt Cash.

Other Eligible Purchases: 2 Bilt Points ("2X Points") on other Eligible Purchases: You'll earn 2 Bilt Points for each $1 spent on all Eligible Purchases except Bilt Housing Payments.

Whether a purchase earns Bilt Points is determined by the merchant category code assigned by Mastercard. Bilt does not control how merchants classify their businesses. Purchases made using Apple Pay, Google Pay, or Samsung Pay qualify for Bilt Points. Bilt reserves the right to deny bonus Bilt Points on transactions that constitute manufactured spend or are designed primarily to earn rewards rather than make genuine purchases.

Back to top

Credits For Palladium Cardholders with Account Open Dates before January 1st 2027

This section describes how credits are granted to Palladium Cardholders with Account Open Dates before January 1st 2027.

Beginning on your first Card Anniversary Date that occurs on or after January 1, 2027, the $400 Bilt Travel Hotel Credit and the $200 Bilt Cash Benefit described below no longer apply to your Card Account, any unused portion of the Bilt Travel Hotel Credit for the then-current benefit period expires, and you will receive $600 in Bilt Cash Benefit as described under “Credits For Palladium Cardholders with Account Open Dates on or after January 1st 2027.” This paragraph does not apply to you if you have made a Legacy Election, in which case you keep the benefits described below.

Transitioning After a Legacy Election. If you made a Legacy Election and later transition to the new rewards structure through the Bilt App after your Card Anniversary Date, then beginning on the first day of your next Billing Cycle, the $400 Bilt Travel Hotel Credit and the $200 Bilt Cash Benefit described below no longer apply to your Card Account. On that date, we will convert your unredeemed Bilt Travel Hotel Credit into Bilt Cash and credit it to your Bilt Rewards Account. The amount converted equals $400 minus the amount of Bilt Travel Hotel Credit you redeemed since your most recent Card Anniversary Date, up to $400 in Bilt Cash. For example, if you have not redeemed any Bilt Travel Hotel Credit since your most recent Card Anniversary Date, you will receive $400 in Bilt Cash, and if you have redeemed $200, you will receive $200 in Bilt Cash. After you transition, you will receive the annual Bilt Cash Benefit described under “Credits For Palladium Cardholders with Account Open Dates on or after January 1st 2027,” beginning on your next Card Anniversary Date.

$200 Bilt Cash Benefit

You, as the Primary Cardholder, will receive $200 in Bilt Cash. The $200 Bilt Cash will be automatically credited to your Bilt Rewards Account upon the Card Account opening date and on your Card Anniversary Date each subsequent year that your Card Account remains open and in Good Standing as of the applicable credit date. This annual $200 Bilt Cash credit is subject to all terms and conditions set forth in the Bilt Cash Program Terms of Use at biltrewards.com/terms/bilt-cash, including expiration, redemption restrictions, and forfeiture provisions. This benefit is only

BILT

Last Updated: October 27, 2026

Bilt Rewards Card Offer Terms

available to the primary cardholder and cannot be transferred. To maintain eligibility for this annual benefit, your Bilt Palladium Card Account must remain open and not in default. This $200 annual Bilt Cash benefit is separate from and in addition to the $300 Bilt Cash Welcome Bonus described above.

Account Status Requirement: To receive this annual benefit, your Bilt Palladium Card Account must be open, in Good Standing, not past due, and not in default on your Card Anniversary Date (or account opening date for first-year credit). If your Card Account is not in Good Standing on the credit date, you will not receive the $200 Bilt Cash for that year. Bilt will not prorate or credit partial amounts.

Back to top

$400 Bilt Travel Hotel Credit

Bilt Palladium Cardholders will receive $400 in hotel credits, to be applied in $200 increments twice a year as described below. Credits of up to $200 may be applied to qualifying hotel bookings made through the Bilt Travel Portal from January 1 through June 30 and up to $200 from July 1 through December 31, for a total maximum of $400 each calendar year.

Qualifying Bookings: Qualifying bookings are when you, as the Primary Cardholder, use the Bilt Palladium Card for hotel bookings of 2 nights or more made through the Bilt Travel Portal at biltrewards.com/travel or through the Bilt App you may use your Bilt Palladium Card Travel Credit to pay (in whole or in part) for that booking if it otherwise meets the requirements for a qualifying booking. To receive the credit, you must opt in to use your travel credit within the booking flow in the Bilt App or website.

Hotel credits are typically applied to the booking at checkout, although if you are paying at your hotel, it will be applied after your stay. For pre-paid bookings, the hotel credit will be applied in real time at checkout, reducing the amount charged to your Bilt Palladium Card at that time. For bookings where you pay after your stay, the hotel credit will be applied as a Statement Credit to your Card Account after your stay. If you are paying at your hotel, please allow 8 to 10 weeks for Statement Credit(s) to appear on your monthly credit card billing statement after the qualifying hotel booking posts to your account. Eligible bookings must be processed before June 30th, 11:59PM PST, to be eligible for hotel credits within the January to June benefit period, and before December 31st, 11:59PM PST to be eligible for hotel credits within the July to December benefit period. Bilt relies on the merchant processing of transactions to determine the transaction date. For the avoidance of doubt, for both pre-paid bookings and bookings where you pay after checkout of the hotel, you are utilizing the hotel credit from the period in which you book your hotel in the Bilt Travel Portal.

Refunds: If a refundable qualifying booking is canceled within the period in which the booking was made (i.e. you book a hotel and then cancel it within the January 1 - June 30, 2026 period), your hotel credit will be refunded and eligible to be used on another qualifying booking within that period. If a refundable qualifying booking is canceled outside the period in which the booking was made (i.e. you book a hotel within the January 1 - June 30, 2026 period and cancel it within the July 1 - December 31, 2026 period), your hotel credit for the period in which it was booked is forfeited and not eligible to be used on another booking in the current period. If a nonrefundable qualifying booking is canceled, your hotel credit will not be refunded.

The $400 Bilt Travel Hotel Credit must be available at the time the Qualifying Booking is made to be applied. We may reverse credits if a Qualifying Booking is canceled, or modified or if you close your Account within 90 days of receiving a credit. Hotel bookings that qualify for the $400 Bilt Travel Hotel Credit will earn Bilt Points and Bilt Cash based on the net purchase amount after credits are applied.

BILT

Last Updated: October 27, 2026

Bilt Rewards Card Offer Terms

Account Status Requirement: To use this benefit, your Bilt Palladium Card Account must be open, in Good Standing, not past due, and not in default at the time you make a Qualifying Booking. If your Account becomes past due or goes into default, you will lose access to this benefit and any unused portion of the annual Statement Credit for the current benefit period will be forfeited. If you bring your Account current, Bilt may, in its sole discretion, reinstate your access to this benefit for the remainder of the benefit period.

Back to top

Credits For Palladium Cardholders with Account Open Dates on or after January 1st 2027

This section applies to: (1) Bilt Palladium Cardholders with Account Open Dates on or after January 1st 2027; and (2) beginning on their first Card Anniversary Date that occurs on or after January 1, 2027, Bilt Palladium Cardholders with earlier Account Open Dates who have not made a Legacy Election.

$600 Bilt Cash Benefit
You, as the Primary Cardholder, will receive $600 in Bilt Cash. The $600 Bilt Cash will be automatically credited to your Bilt Rewards Account upon Card Account opening date and on your Card Anniversary Date each subsequent year that your Card Account remains open and in Good Standing as of the credit date. This annual $600 Bilt Cash credit is subject to all terms and conditions set forth in the Bilt Cash Program Terms of Use at biltrewards.com/terms/bilt-cash, including expiration, redemption restrictions, and forfeiture provisions. This benefit is only available to the primary cardholder and cannot be transferred. To maintain eligibility for this annual benefit, your Bilt Palladium Card Account must remain open and not in default. This $600 annual Bilt Cash benefit is separate from and in addition to Welcome Bonus described above.

Account Status Requirement: To receive this annual benefit, your Bilt Palladium Card Account must be open, in Good Standing, not past due, and not in default on your Card Anniversary Date (or account opening date for first-year credit). If your Card Account is not in Good Standing on the credit date, you will not receive the $600 Bilt Cash for that year. Bilt will not prorate or credit partial amounts.

Bilt Rewards Member Program Palladium Card Earnings and Benefits

As a Bilt Palladium Cardholder, you are automatically enrolled as a Bilt Rewards Member and have access to all partner programs and earning opportunities available under the Bilt Rewards program. When you use your Bilt Palladium Card to pay for purchases at these partners, you'll earn both the partner program bonus Bilt Points as set forth in the Bilt Rewards Points Earning Terms and the 2 Bilt Points ("2X Points") per dollar earned on "Other purchases," allowing you to combine these offers.

- **Lyft rideshare rewards.** Earn bonus Bilt Points per dollar on net Eligible Purchases on rideshare booked and completed through the Lyft app when you link your Bilt Rewards Account to the Lyft platform and set Bilt as the active loyalty partner.
- **Bilt Dining restaurant rewards.** Earn bonus Bilt Points per dollar on net Eligible Purchases (purchases minus returns, credits, tips, and other discounts) at participating Bilt Neighborhood Dining restaurants. The amount varies by restaurant based on the multiplier indicated in the Bilt App at the time of purchase.
- **Bilt Travel booking rewards.** Earn bonus Bilt Points per dollar on net Eligible Purchases (purchases minus returns/credits) when you book travel through the Bilt Travel Portal at biltrewards.com/travel or through the Bilt App.

BILT

Last Updated: October 27, 2026

Bilt Rewards Card Offer Terms

- **Bilt Fitness class rewards.** Earn bonus Bilt Points per dollar on net Eligible Purchases when you book fitness classes through the Bilt App or Bilt website. The amount varies by studio based on the multiplier indicated in the Bilt App at the time of purchase.
- **Bilt Parking rewards through Metropolis.** Earn bonus Bilt Points per dollar on net Eligible Purchases (purchases minus returns/credits) drive-up parking at Metropolis Vision technology parking locations.
- **Bilt Pharmacy rewards through Walgreens.** Earn bonus Bilt Points per dollar on net Eligible Purchases (purchases minus returns, credits, tips, and other discounts) when you shop in-store at Walgreens, as set forth in the Bilt Rewards Points Earning Terms. The amount varies by item type.
- **Bilt Home Delivery purchases.** Earn bonus Bilt Points per dollar when you make net Eligible Purchases through Bilt Home Delivery.

Back to top

Changes to Benefits And Program Terms

Bilt may modify, reduce, suspend, or discontinue any benefit, feature, or program described in these Offer Terms at any time. When required by applicable law, Bilt will provide advance notice of such changes (typically 45 days for material changes to ongoing benefits).

Changes to promotional offers and Welcome Bonuses: Changes to promotional offers and Welcome Bonuses apply only to applications received after the effective date of the change. If you have already been approved for a Bilt Card, the promotional offer terms in effect at the time of your Approval continue to apply to you, provided your Card Account remains open and in Good Standing.

Changes to ongoing benefits: Changes to ongoing benefits (such as earning rates, annual credits, or insurance coverage) will apply to your Account as of the effective date specified in the notice. You will be notified of such changes via email, postal mail, or notice in the Bilt App.

Your options if benefits change: If Bilt makes a material change to your ongoing benefits that negatively affects your Account, you have the right to close your Card Account. Any Bilt Points, Bilt Cash or other benefits earned hereunder before closure will remain available for redemption in your Bilt Rewards Account.

Back to top