Lyft x Bilt Terms and Conditions

(a) Bilt Mastercard® x Lyft – up to 5X points.

This offer is valid on transactions made beginning on March 8, 2023 and will continue unless notice is provided to you 60 days in advance.

Bilt Mastercard® cardholders ("Cardholders") will earn 3 points (1 base point plus 2 bonus points) per dollar spent on net purchases (purchases minus returns/credits) on Lyft rideshare modes, bikes, and scooters booked and completed through the Lyft app when using the Bilt Mastercard as the payment method. To earn the 3 points, Cardholders do not need to link their Bilt Rewards and Lyft accounts. This offer is not subject to the 5-transaction minimum requirement each statement period to earn 3 points, but the transaction(s) do count towards the 5-transaction minimum requirement for other earnings. To qualify for 3 points, the Bilt Mastercard account must be open and not in default at the time of fulfillment. This offer excludes cancellation charges, damage charges, and round up and donate charges. It may take up to seven (7) days after qualifying purchases for points to post to the Bilt Rewards account. If Bilt determines points were awarded towards an ineligible purchase, Bilt may revoke those points at any time at its discretion.

When Cardholders link their Bilt Rewards account to the Lyft platform and set Bilt as the active loyalty partner, they will earn 2 points per dollar spent on net purchases on rideshare booked and completed through the Lyft app, excluding bike and scooter services, Lyft pass credits not issued by Bilt Rewards, and Lyft Concierge Rides. Cardholders will earn 2 points per dollar spent on Lyft Pass credits that are issued directly by Bilt Rewards. In order to link the Lyft platform and Bilt Rewards accounts, the phone number from the Lyft platform account must match the phone number on the Bilt Rewards account.

When booking and completing a rideshare, Cardholders have the ability to combine these offers to earn up to the 5x points through linking the Bilt Rewards and Lyft accounts and by using the Bilt Mastercard to pay for the ride.

This offer is valid for continental U.S. rides only and excludes U.S. territories. This offer is subject to the <u>Bilt World Elite Mastercard® Credit Card Rewards Program Agreement (the "Card Rewards Program") Terms and Conditions ("Terms")</u>, <u>Bilt Rewards Terms & Conditions</u>, and the Lyft Terms and Conditions.

(b) Bilt Rewards X Lyft – 2X points.

This promotional offer is valid on transactions made beginning on March 8, 2023 and will continue unless notice is provided to you 60 days in advance. When Bilt Rewards members link their Bilt Rewards account in the Lyft app, they will earn 2x points for every dollar spent on net purchases (purchases minus returns/credits) on rideshare rides booked through the Lyft app. In order to link the Lyft app and Bilt Rewards accounts, the phone number from the Lyft platform account must match the phone number on the Bilt Rewards account. This promotion explicitly

excludes cancellation charges, damage charges round up and donate charges, car rentals, bikes, scooter rides, membership subscription products, and other miscellaneous items. It may take up to seven (7) days after qualifying purchases for your Bilt Rewards points to post to your account. Should you receive Bilt Rewards points on an ineligible purchase, Bilt may revoke those points at any time at its discretion. This offer is subject to the <u>Bilt Rewards Program Terms and Conditions</u> and the <u>Lyft Terms and Conditions</u>.