

Milestone Rewards Terms and Conditions

Bilt Rewards members will receive a reward (“Earned Reward”) at every twenty five thousand (25,000) point interval based on their balance of qualifying points (“Qualifying Points”) earned toward their Elite Status (“Elite Status”) in a given calendar year. Elite Status earned through Qualifying Points is defined in the [Bilt Rewards Terms and Conditions](#). Members can use their Earned Rewards to claim from a list of available reward offers (“Milestone Rewards”). Members can use one (1) Earned Reward to claim one (1) available Milestone Reward. Members can earn a maximum of twenty (20) Earned Rewards in a given calendar year. Milestone Reward offers are not stackable and cannot be combined with any other offers, including but not limited to the [Double Points on Bilt Mastercard®](#) offer. Milestone Reward offers become available to Members at various point earning thresholds, as detailed below in the specific terms for each offer. All Earned Rewards that have not been used to claim a Milestone Reward offer will expire on December 31 at 11:59pm ET of that calendar year. If a Milestone Reward offer has been claimed before December 31 at 11:59pm ET but is active after December 31 at 11:59pm ET, the offer will remain active for its full period of activation (“Activation Period”), as specified for each individual Milestone Reward offer. Bonus reward points earned through Milestone Reward offers will deposit to the Member’s spendable point balance but will not count as Qualifying Points toward their Elite Status.

Milestone Rewards and the associated offers are subject to the Bilt Rewards Program Terms and Conditions and are provided “as is” with no warranty or guarantee, either express or implied. Bilt reserves the right to modify or revoke all or any of the available Milestone Rewards at any time. The terms and conditions for each of the Milestone Rewards are outlined below:

Double Points on Bilt Dining: This offer is claimable once a Bilt Member earns twenty five thousand (25,000) Qualifying Points toward their Elite Status in a given calendar year. This offer has an Activation Period of seven (7) days once claimed. During the Activation Period, members will earn double the amount of bonus rewards points for every dollar spent on net purchases (purchases minus returns, credits, tips and other discounts) at Bilt Dining restaurants paid using any eligible card on file that is linked to the Member’s Bilt account (must be a Visa®, Mastercard®, or American Express® card) up to a maximum of one thousand (1,000) bonus points earned through this Double Points on Bilt Dining offer. The bonus points earned through this Double Points on Bilt Dining offer will be double the value of the points multiplier indicated in the Bilt app in the dining tab at the time of purchase, which ranges from 2x to 10x, meaning that the bonus points earned through this Double Points on Bilt Dining offer will range from an additional 2x to an additional 10x. The applicable multiplier is specific to each restaurant and is subject to change over time, and points will be awarded as indicated in the Bilt app at the time of your payment. Members will still earn the usual rewards earned through Bilt Dining, and if a member reaches the maximum of one thousand (1,000) bonus points earned through the Double Points on Bilt Dining offer, the member will continue to earn bonus points through Bilt Dining, as defined in the [Bilt Dining Terms and Conditions](#). If the member uses a Bilt Mastercard®, they will still earn 3 rewards points (1 base point plus 2 bonus points) per \$1 spent on qualifying net purchases. Members cannot claim this offer while it is currently in the

Activation Period. This offer is subject to the [Bilt Dining Terms and Conditions](#) and the [Bilt Rewards Point Earning Terms](#).

1,000 Collection Points: This offer is claimable once a Bilt Member earns twenty five thousand (25,000) Qualifying Points toward their Elite Status in a given calendar year. Once this offer is claimed, the Bilt Member will receive a deposit of one thousand (1,000) Bilt Points that can only be redeemed toward the Bilt Collection (“Bilt Collection Points”). Bilt Collection Points will not be added to the member’s general spendable Bilt Point balance and will only be visible in the Bilt Collection tab. Bilt Collection Point redemptions on Bilt Collection item(s) must be made in the Bilt app. Bilt Collection Points received through this offer will expire one (1) year after they are deposited into your account. It may take up to seventy-two (72) hours after claiming this Milestone Reward for the Bilt Collection Points to be deposited into your account. Orders from the Bilt Collection may take up to two (2) weeks to ship. Bilt Members can claim this Milestone Reward offer a maximum of three (3) times in a given calendar year.

2X at Grocery Stores: This offer is claimable once a Bilt Mastercard® cardholder earns twenty five thousand (25,000) Qualifying Points toward their Elite Status in a given calendar year. This offer has an Activation Period of thirty (30) days once claimed. During the Activation Period, members will earn 2 rewards points (1 base plus 1 bonus) for every \$1 spent on net grocery store purchases (purchases minus returns/credits) using their Bilt Mastercard®, subject to the [Bilt World Elite Mastercard Credit Card Rewards Program Terms and Conditions](#). Merchants in the grocery category include grocery stores and supermarkets. The following may not earn bonus points: purchases at warehouse/membership clubs, convenience stores, meal-kit delivery services, markets, or specialty stores. The maximum amount of bonus points you can earn under this offer is one thousand (1,000), which is \$1,000 in net purchases, regardless of how much you purchase. Purchases not processed using one of the Merchant Codes for Mastercard® for merchants categorized as grocery stores and supermarkets will not qualify for bonus points. Bilt does not have the ability to control how a retailer chooses to classify their business and therefore reserves the right to determine which purchases qualify for bonus points. Members cannot claim this offer while it is currently in the Activation Period. **You must make at least 5 posted transactions in a statement period using your Bilt Mastercard to earn points, including bonus points for this offer.** It may take up to seven (7) days for bonus points earned through this offer to post to your account upon making the 5th transaction in a statement period. To qualify for this promotional offer, your Bilt Mastercard® account must be open and not in default at the time of fulfillment. Should you receive points on an ineligible purchase, Bilt may deduct those points at its discretion.

2X at Gas Stations: This offer is claimable once a Bilt Mastercard® cardholder earns twenty five thousand (25,000) Qualifying Points toward their Elite Status in a given calendar year. This offer has an Activation Period of thirty (30) days once claimed. During the Activation Period, members will earn 2 rewards points (1 base plus 1 bonus) for every \$1 spent on net gas station purchases (purchases minus returns/credits) using their Bilt Mastercard®, subject to the [Bilt World Elite Mastercard Credit Card Rewards Program Terms and Conditions](#). Merchants in the gas category include gas stations and automated fuel dispensers. The following may not earn

bonus points: electric vehicle charging stations, gas purchases at warehouse/membership clubs, grocery stores, car washes, auto repair stores and superstores that sell gasoline. The maximum amount of bonus points you can earn under this offer is one thousand (1,000), which is \$1,000 in net purchases, regardless of how much you purchase. Purchases not processed using one of the Merchant Codes for Mastercard® for merchants categorized as gas stations and automated fuel dispensers will not qualify for bonus points. Bilt does not have the ability to control how a retailer chooses to classify their business and therefore reserves the right to determine which purchases qualify for bonus points. Members cannot claim this offer while it is currently in the Activation Period. **You must make at least 5 posted transactions in a statement period using your Bilt Mastercard to earn points, including bonus points for this offer.** It may take up to seven (7) days for bonus points earned through this offer to post to your account upon making the 5th transaction in a statement period. To qualify for this promotional offer, your Bilt Mastercard® account must be open and not in default at the time of fulfillment. Should you receive points on an ineligible purchase, Bilt may deduct those points at its discretion.

2X on Sports and Concert Tickets: This offer is claimable once a Bilt Mastercard® cardholder earns twenty five thousand (25,000) Qualifying Points toward their Elite Status in a given calendar year. This offer has an Activation Period of thirty (30) days once claimed. During the Activation Period, members will earn 2 rewards points (1 base plus 1 bonus) for every \$1 spent on net sports and concert ticket purchases (purchases minus returns/credits) using their Bilt Mastercard®, subject to the [Bilt World Elite Mastercard Credit Card Rewards Program Terms and Conditions](#). Merchants in the sports and concert ticket category include ticket agencies, theatrical producers (except motion pictures), and professional sports teams and venues. The maximum amount of bonus points you can earn under this offer is one thousand (1,000), which is \$1,000 in net purchases, regardless of how much you purchase. Purchases not processed using one of the Merchant Codes for Mastercard® for merchants categorized as sports and concert ticket agencies or sports teams will not qualify for bonus points. Bilt does not have the ability to control how a retailer chooses to classify their business and therefore reserves the right to determine which purchases qualify for bonus points. Members cannot claim this offer while it is currently in the Activation Period. **You must make at least 5 posted transactions in a statement period using your Bilt Mastercard to earn points, including bonus points for this offer.** It may take up to seven (7) days for bonus points earned through this offer to post to your account upon making the 5th transaction in a statement period. To qualify for this promotional offer, your Bilt Mastercard® account must be open and not in default at the time of fulfillment. Should you receive points on an ineligible purchase, Bilt may deduct those points at its discretion.

10X on Your Next 3 Lyft Rides: This offer is claimable once a Bilt Member earns seventy five thousand (75,000) Qualifying Points toward their Elite Status in a given calendar year. Once this offer is claimed, Bilt Members who have linked their Bilt Rewards account in the Lyft app and have set Bilt as the active loyalty partner will earn a total of 10x points for every dollar spent on net purchases (purchases minus returns/credits) on rideshare rides booked through the Lyft app on their next three rides, up to a maximum of bonus point earning on \$25 in net purchases per

ride, regardless of what payment method they use for the Lyft ride. For net purchases made using the Bilt Mastercard®, this offer will award 5x bonus points (for a total of 10x bonus points when combined with the 5x bonus points awarded through the [Bilt Mastercard x Lyft – up to 5x points disclosure](#)). For net purchases made not using the Bilt Mastercard®, this offer will award 8x bonus points (for a total of 10x bonus points when combined with the 2x bonus points awarded through the [Lyft – Bilt Rewards 2X points offer](#)). In order for a ride to earn bonus points as part of this offer, the member is required to link their Bilt Rewards account in the Lyft app and set Bilt as the active loyalty partner. If a Bilt Member claims this offer and does not have Bilt set as the active loyalty partner in the Lyft app, they will not earn bonus points through this offer for any Lyft rideshare rides. If the net purchase amount on any of a Bilt Member's three rideshare rides exceeds \$25, the Bilt Member will be awarded a maximum of 125 bonus points per ride if the purchase was made using the Bilt Mastercard® and 200 bonus points per ride if the purchase was not made using the Bilt Mastercard®. Members cannot claim this offer while it is currently in the Activation Period. The Activation Period for this offer ends once the third rideshare ride clears, which can take up to five (5) days after the completion of the ride. If the Member does not complete three qualifying Lyft rideshare rides within (1) year of claiming the offer, the Activation Period will end without awarding bonus points to any outstanding rides. This offer is subject to the [Lyft x Bilt Terms and Conditions](#).

2X on 1X Digital Wallet Purchases: This offer is claimable once a Bilt Mastercard® cardholder earns seventy five thousand (75,000) Qualifying Points toward their Elite Status in a given calendar year. This offer has an Activation Period of seven (7) days once claimed. During the Activation Period, members will earn 2 rewards points (1 base plus 1 bonus) for every \$1 spent on net purchases of anything outside of rent, travel, and dining (purchases minus returns/credits) using their Bilt Mastercard® made through Apple Pay, Google Pay, or Samsung Pay, subject to the [Bilt World Elite Mastercard Credit Card Rewards Program Terms and Conditions](#). This offer is limited to net purchases made through Apple Pay, Google Pay, and Samsung Pay and purchases made through additional digital wallets will not qualify for bonus points. The maximum amount of bonus points you can earn under this offer is one thousand (1,000), which is \$1,000 in net purchases, regardless of how much you purchase. Members cannot claim this offer while it is currently in the Activation Period. **You must make at least 5 posted transactions in a statement period using your Bilt Mastercard to earn points, including bonus points for this offer.** It may take up to seven (7) days for bonus points earned through this offer to post to your account upon making the 5th transaction in a statement period. To qualify for this promotional offer, your Bilt Mastercard® account must be open and not in default at the time of fulfillment. Should you receive points on an ineligible purchase, Bilt may deduct those points at its discretion.

Get 5,000 Points Toward Elite Status: This offer is claimable once a Bilt Member earns fifty thousand (50,000) Qualifying Points toward their Elite Status in a given calendar year. Once this offer is claimed, the member will receive a five thousand (5,000) point deposit of Qualifying Points toward their Elite Status. This point deposit will count toward the member's Elite Status and Milestone Reward earning for the given calendar year. If this point deposit increases the member's Qualifying Point balance such that they achieve a higher Elite Status, the member will

immediately qualify for the benefits associated with that Elite Status, which they will retain through the following calendar year. If this point deposit increases the member's Qualifying Point balance such that they cross a twenty five thousand (25,000) point interval, the member will immediately receive another Earned Reward, so long as they have not already earned the maximum of twenty (20) Earned Rewards in a given calendar year. This point deposit will expire at the end of the calendar year when the member's balance of Qualifying Points toward Elite Status resets. For the avoidance of doubt, these points will not deposit to the member's spendable point balance and cannot be redeemed. This offer is subject to the [Bilt Rewards Terms and Conditions](#).

\$10 Fitness Credit: This offer is claimable once a Bilt Member earns one hundred and fifty thousand (150,000) Qualifying Points toward their Elite Status in a given calendar year. Once this offer is claimed, the Bilt Member will receive a deposit of one (1) \$10 credit that can only be redeemed towards the purchase of one of Bilt's Neighborhood Fitness classes. \$10 fitness credits can be redeemed towards fitness class bookings made in the Bilt app or website and will expire ninety (90) days after being deposited into your account. It may take up to seventy-two (72) hours after claiming this Milestone Reward for the credit to be deposited into your account. This offer is subject to the [Bilt Neighborhood Fitness Terms and Conditions](#).

7,500 Collection Points: This offer is claimable once a Bilt Member earns two hundred twenty five thousand (225,000) Qualifying Points toward their Elite Status in a given calendar year. Once this offer is claimed, the Bilt Member will receive a deposit of seven thousand five hundred (7,500) Bilt Points that can only be redeemed toward the Bilt Collection ("Bilt Collection Points"). Bilt Collection Points will not be added to the member's general spendable Bilt Point balance and will only be visible in the Bilt Collection tab. Bilt Collection Point redemptions on Bilt Collection item(s) must be made in the Bilt app. Bilt Collection Points received through this offer will expire one (1) year after they are deposited into your account. It may take up to seventy-two (72) hours after claiming this Milestone Reward for the Bilt Collection Points to be deposited into your account. Orders from the Bilt Collection may take up to two (2) weeks to ship. Bilt Members can claim this Milestone Reward offer a maximum of one (1) time in a given calendar year.

4X at Grocery Stores: This offer is claimable once a Bilt Mastercard® cardholder earns two hundred fifty thousand (250,000) Qualifying Points toward their Elite Status in a given calendar year. This offer has an Activation Period of thirty (30) days once claimed. During the Activation Period, members will earn 4 rewards points (1 base plus 3 bonus) for every \$1 spent on net grocery store purchases (purchases minus returns/credits) using their Bilt Mastercard®, subject to the [Bilt World Elite Mastercard Credit Card Rewards Program Terms and Conditions](#). Merchants in the grocery category include grocery stores and supermarkets. The following may not earn bonus points: purchases at warehouse/membership clubs, convenience stores, meal-kit delivery services, markets, or specialty stores. The maximum amount of bonus points you can earn under this offer is three thousand (3,000), which is \$1,000 in net purchases, regardless of how much you purchase. Bilt Members can claim this Milestone Reward offer a maximum of one (1) time in a given calendar year. Purchases not processed using one of the Merchant Codes for Mastercard® for merchants categorized as grocery stores and

supermarkets will not qualify for bonus points. Bilt does not have the ability to control how a retailer chooses to classify their business and therefore reserves the right to determine which purchases qualify for bonus points. Members cannot claim this offer while it is currently in the Activation Period. **You must make at least 5 posted transactions in a statement period using your Bilt Mastercard to earn points, including bonus points for this offer.** It may take up to seven (7) days for bonus points earned through this offer to post to your account upon making the 5th transaction in a statement period. To qualify for this promotional offer, your Bilt Mastercard® account must be open and not in default at the time of fulfillment. Should you receive points on an ineligible purchase, Bilt may deduct those points at its discretion.

4X at Gas Stations: This offer is claimable once a Bilt Mastercard® cardholder earns two hundred fifty thousand (250,000) Qualifying Points toward their Elite Status in a given calendar year. This offer has an Activation Period of thirty (30) days once claimed. During the Activation Period, members will earn 4 rewards points (1 base plus 3 bonus) for every \$1 spent on net gas station purchases (purchases minus returns/credits) using their Bilt Mastercard®, subject to the [Bilt World Elite Mastercard Credit Card Rewards Program Terms and Conditions](#). Merchants in the gas category include gas stations and automated fuel dispensers. The following may not earn bonus points: electric vehicle charging stations, gas purchases at warehouse/membership clubs, grocery stores, car washes, auto repair stores and superstores that sell gasoline. The maximum amount of bonus points you can earn under this offer is three thousand (3,000), which is \$1,000 in net purchases, regardless of how much you purchase. Bilt Members can claim this Milestone Reward offer a maximum of one (1) time in a given calendar year. Purchases not processed using one of the Merchant Codes for Mastercard® for merchants categorized as gas stations and automated fuel dispensers will not qualify for bonus points. Bilt does not have the ability to control how a retailer chooses to classify their business and therefore reserves the right to determine which purchases qualify for bonus points. Members cannot claim this offer while it is currently in the Activation Period. **You must make at least 5 posted transactions in a statement period using your Bilt Mastercard to earn points, including bonus points for this offer.** It may take up to seven (7) days for bonus points earned through this offer to post to your account upon making the 5th transaction in a statement period. To qualify for this promotional offer, your Bilt Mastercard® account must be open and not in default at the time of fulfillment. Should you receive points on an ineligible purchase, Bilt may deduct those points at its discretion.