

Referral Offer Terms:

Limited time offer. You can receive 25,000 Bilt Points ("Referral Bonus") for every five (5) new Bilt Mastercard applicants you refer that result in an approved account, and who further make at least one qualifying transaction on their new account within thirty (30) days after account opening. You can receive no more than 40 Referral Bonuses (which translates to a maximum of 1 million Bilt Points) through this offer. For a referral to qualify, they must:

- Have not previously opened a Bilt Mastercard issued by Wells Fargo Bank, N.A.
- Apply through the unique URL with your referral code (that Bilt will provide to you).
- Their application must be submitted before the offer ends, which may be:
 - 12/31/2022; or
 - An earlier date determined by us in our discretion, and with notice of such deadline provided to you at least two weeks in advance. Notice will be provided to you through email.
- If a referral submits more than one application, whether using referral codes provided by someone else or not, credit for the referral will be given to the application that results in an approved account.
- If approved, they must use their new Bilt Mastercard at least once within the first thirty (30) days after their account is opened to make a qualifying transaction.
- For purposes of meeting this requirement, a qualifying transaction is one that is not a balance transfer, cash advance, purchase of travelers' checks, foreign currency, money order, wire transfers or similar cash-like transaction, purchase of cryptocurrency, purchase of lottery tickets, casino gaming chips, race track wagers or similar betting transactions, writing or cashing checks, interest, an unauthorized or fraudulent charge, fees of any kind, discounts, gift cards, offers, promotions, coupons or any other rewards received through this Program.

Each Referral Bonus will be deposited to your rewards account within ninety (90) days after the fifth referral has satisfied the requirements outlined above. You can track your progress towards each Referral Bonus in the Bilt Rewards App but please note that, for privacy reasons, we won't notify you about the outcome of any specific individual referral. Your Rewards program account and credit card account must be open and in good standing at the time of a Referral Bonus is deposited into your account to receive the Bonus. We may withdraw your ability to refer applicants, and withhold awarding (or reclaim a previously awarded) Referral Bonus, if we believe, in our sole discretion, that you are engaged in fraud, misuse or abuse of this offer, the Bilt Rewards program or the Bilt Mastercard terms.

Points granted as a Referral Bonus will not count towards your tier status (Silver, Gold, Platinum) for the

calendar year and you will not be awarded tier points accordingly. The value of the Referral Bonus(es) may be taxable income to you. You are responsible for any federal or state taxes resulting from the receipt of Referral Bonus(es). Please consult your tax advisor if you have questions about the tax treatment of a Referral Bonus.

To the extent you decide to post your referral link on any third party website or platform, such as a social media website, you must comply with that third party's terms of use. You should also be aware that by engaging in such activity on a third party site you will be, at your own risk, subjecting yourself to those third party sites' privacy, security and consumer practices and policies which Bilt Rewards does not endorse or control.

Terms and conditions for the Bilt Rewards program apply. Visit www.biltrewards.com/terms for more information.