

Referral Offer Terms: Current as of March 31, 2025

Limited time Offer ("Offer"). You can receive 2,500 Bilt Points ("Referral Bonus") for each one (1) new Bilt World Elite Mastercard® applicant you refer that results in an approved Bilt Mastercard account ("Successful Referral"). For each five (5) Successful Referrals you make, you will receive an additional 10,000 Bilt Points ("Accelerated Bonus"). Accelerated Bonus points are earned in addition to Referral Bonus points. Example: for 5 Successful Referrals, you would receive 12,500 Referral Bonus points (5 x 2,500 points). For these 5 Successful Referrals, you would then receive 10,000 Accelerated Bonus points, resulting in a potential earn of 22,500 Bilt Points. You can receive no more than 50 Referral Bonuses and 10 Accelerated Bonuses under this Offer.

A Successful Referral must meet the following criteria to qualify:

- Not have previously opened a Bilt Mastercard issued by Wells Fargo Bank, N.A.
- Apply through the unique URL with your referral code (provided by Bilt to you)
- Be an individual that you know
- Submit application before the Offer ends, which may be:
 - 11/30/2025; 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 or not the referral uses someone else's referral code, credit for the Successful Referral will be given to the person who provided the referral code that was used upon the referral's Bilt Mastercard approval.

You must disclose to any referrals that you may receive Bilt Rewards points if the referral is approved for the Bilt Mastercard. You may not make any false or misleading statements to encourage someone to use your referral code, including misrepresenting your connection to Bilt or your experience with the Bilt Mastercard. Referral codes must be used only for personal and non-commercial purposes. You agree that you will not: duplicate, sell or transfer your referral link or code in any manner; make your referral code available to the general public; try to get referrals by spamming, bulk emailing or sending large numbers of unsolicited emails; use, display or manipulate Bilt intellectual property in any way except as to identify yourself as a Bilt user/referrer; create or register any businesses, URLs, domain names, software application names or titles, or social media handles or profiles that include the word "Bilt" or any of Bilt's other trademarks or any words that are confusingly similar to Bilt's trademarks; use Bilt's trademarks as your social media profile picture or wallpaper or use any of Bilt's copyright-protected works without Bilt's express written permission; purchase keywords that contain any of Bilt's trademarks; use automated systems or bots through any channel to distribute, post or otherwise share your referral code; use scripts or programmed or automatic dialers to send invites or otherwise share your referral code; make misleading claims about Bilt,

use offensive/abusive content, create fake websites/webpages/social media profiles/apps; or use your referral link or code in any manner that violates the law or the rights of anyone else. 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.

Bilt points granted as part of this Offer will be deposited to your rewards account within thirty (30) days after the referral has satisfied the requirements outlined above. You can track your progress towards each Referral Bonus in the Bilt Rewards App and Bilt Website but please note that, for privacy reasons, Bilt can only notify you once a referral successfully obtains a Bilt Mastercard account. We may withdraw your ability to refer applicants and withhold awarding (or reclaim a previously awarded) any and all Bilt Points granted as part of this Offer, if we believe, in our sole discretion, that you did not abide by the terms of this Offer, are engaged in fraud, misuse or abuse of this Offer, the Bilt Rewards program, or the Bilt Mastercard terms.

Bilt Points granted as part of this Offer 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 Bilt Points received as part of this Offer may be taxable income to you. You are responsible for any federal or state taxes resulting from the receipt of Bilt Points. Please consult your tax advisor if you have questions about the tax treatment of a Bilt Points.

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