TPG Referral Bonus Offer Terms

This offer is valid from 12:00 am ET on November 7, 2023 to 11:59 pm PT on November 20, 2023 ("Offer Period"). Through this offer, Bilt members can receive an additional 7,500 Bilt Points ("TPG Referral Bonus") for each one (1) new Bilt Mastercard® applicant you refer that results in an approved account ("Successful Referral"). The TPG Referral Bonus Offer is a bonus offer on top of the existing points earned through the Referral Offer, as outlined in the Referral Offer Terms and Conditions. You must qualify under the Referral Offer Terms and Conditions to be eligible for this bonus. Referrals made during the Offer Period will earn 7,500 points as part of the TPG Referral Bonus in addition to the 2,500 points earned through the Referral Bonus, for a total of 10,000 points earned per referral in this Offer Period.

Points earned through the TPG Referral Bonus Offer will count toward your maximum of 2,025,000 points as outlined in the <u>Referral Offer Terms and Conditions</u>. You are only eligible to receive points through the TPG Reward Bonus Offer up until the maximum of 2,025,000 points. If you have already reached the maximum 2,025,000 points through the Referral Offer, you are not eligible to receive points through the TPG Reward Bonus Offer.

For a referral to qualify, they must:

- Have not previously created a Bilt Rewards account or opened a Bilt Mastercard issued by Wells Fargo Bank, N.A.
- Create their Bilt Rewards account and apply through the unique URL with your referral code (that Bilt will provide to you)
 - The unique URL with your referral code can be accessed in the 'Earn Points' tab of the Bilt Rewards app or website
- Submit their application before the offer ends at 11:59 pm PT on November 20, 2023.

If a referral applicant submits more than one application, pursuant to multiple referral codes, credit for the referral will be given to the person who provided the referral code that was used upon account creation.

Each TPG Referral Bonus will be deposited to your rewards account within thirty (30) days after the referral has satisfied the requirements outlined above. Please note that, for privacy reasons, Bilt can only notify you once a referral successfully obtains a Bilt Mastercard account. Your Rewards program account and credit card account must be open and in good standing at the time a TPG 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) TPG 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 TPG 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 TPG Referral Bonus(es) may be taxable income to you. You are responsible for any

federal or state taxes resulting from the receipt of TPG Referral Bonus(es). Please consult your tax advisor if you have questions about the tax treatment of a TPG 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.