

Atmos™ Rewards Ascent Visa Signature® and Atmos™ Rewards Summit Visa Infinite® 3X Rent Spend Benefit

1. Eligible Atmos™ Rewards Ascent Visa Signature® and Atmos™ Rewards Summit Visa Infinite® cardholders in good standing with Bank of America who link their Visa® card to their Bilt Account will earn three (3) Atmos Rewards Points per dollar of eligible Rent Spend when paying rent through their Bilt Rewards account on up to \$50,000 dollars of annual Rent Spend as defined as the period from January 1st to December 31st of every calendar year, effective May 15th, 2024. After \$50,000 in annual rent spend, eligible Visa cardholders will continue to earn one (1) Atmos Rewards Point per dollar of Rent Spend made through a linked Bilt Rewards account.
2. "Rent Spend" shall mean the regular payment made to a landlord for the use of residential property or land.
3. Atmos Rewards Points earned on eligible Rent Spend on the Atmos™ Rewards Ascent Visa Signature® and Atmos™ Rewards Summit Visa Infinite® card are fulfilled by Bank of America. Eligible points will be deposited into a cardholder's Atmos Rewards account 7-10 days after their Visa card statement close date. Bilt Rewards is not responsible or liable for the depositing, accrediting or accounting of points to be awarded to an Atmos Rewards account on Rent Spend.
4. Atmos Rewards Points will only be awarded for Rent Spend made on an eligible Atmos™ Rewards Ascent Visa Signature® and Atmos™ Rewards Summit Visa Infinite® card when processing Rent Spend through a linked Bilt Rewards account.
5. This 3X points Rent Spend benefit is only eligible for Atmos™ Rewards Ascent Visa Signature® and Atmos™ Rewards Summit Visa Infinite® cards and no other Bank of America product.
6. A 3% fee applies to all rent payments made through Bilt Rewards with an Atmos™ Rewards Ascent Visa Signature® and Atmos™ Rewards Summit Visa Infinite® card.

This offer is exclusively for Atmos™ Rewards Ascent Visa Signature® and Atmos™ Rewards Summit Visa Infinite® cardholders. Atmos™ Rewards Ascent Visa Signature® and Atmos™ Rewards Summit Visa Infinite® cardholders earn 3 points (consisting of 2 bonus points and 1 base point) for every \$1 spent on eligible Bilt Net Purchases up to \$50,000 per calendar year. Net Purchases is defined as purchases minus returns, credits, and adjustments. Cash Advances and Balance Transfers are not considered purchases and do not apply for purposes of this offer. Eligible Bilt Net Purchases include Bilt rent purchase transactions billed under Merchant Category Code (MCC) 6513. Eligible Bilt rent purchases made during a calendar year will count toward the \$50,000 annual maximum regardless of the points awarded. To qualify for this offer, your credit card account must be open with active charging privileges at the time of fulfillment. Allow up to two billing cycles for the promotional points to be credited to your Atmos Rewards account. If you make an eligible Bilt rent purchase with your Atmos™ Rewards Ascent Visa Signature® or Atmos™ Rewards Summit Visa Infinite® card, and you revolve your balance, you will be charged interest on the balance. The value of this reward may constitute taxable income to you. You may be issued an Internal Revenue Service Form 1099 (or other appropriate form) that reflects the value of such reward from Bank of America. Please consult

your tax advisor, as neither we, nor our affiliates provide tax advice. All Atmos Rewards terms and conditions apply. Bilt may assess a fee when a credit card is used.

The Atmos Rewards credit card programs are issued and administered by Bank of America, N.A. Visa, Visa Signature, and Visa Infinite are registered trademarks of Visa International Service Association and are used by the issuer pursuant to license from Visa U.S.A., Inc.

Alaska Auto-Transfer Benefit

1. By turning on the auto-transfer option in the Bilt Rewards app or website, the Bilt Rewards member agrees to these terms and conditions.
2. By opting into this benefit, on or about the 15th of every calendar month, Bilt Rewards will transfer all eligible Bilt Points a member has accrued from their Bilt Rewards account to that member's linked Atmos Rewards account.
3. Bilt Points earned through transactions made using a Bilt Mastercard® are not eligible for auto-transfer.
4. Any courtesy points or other manually added Bilt Points are not eligible for auto-transfer.
5. Bilt Points earned prior to May 15, 2024 are not eligible for auto-transfer.
6. Once Bilt Points have been transferred to a member's Atmos Rewards account, they are no longer Bilt Points and are subject to the terms and conditions of the Atmos Rewards program.
7. All transfers of Bilt Points to the Atmos Rewards program are final and cannot be reversed.
8. Bilt Rewards Blue members must accrue a minimum of 2,000 eligible points for a transfer to occur; Bilt Silver, Gold and Platinum members must accrue a minimum of 1,000 eligible points for a transfer to occur. Balances will carry over month to month until minimums are met. Balances will transfer in increments of 50 points, and any additional points outside of the 50-point increment will carry over to the next month.
9. The linked Atmos Rewards account owner must match the Bilt Rewards account owner for auto-transfer to be completed.
10. Bilt Rewards reserves the right to change, alter or end this benefit without notice.

Alaska Benefit FAQ

- How do I set up rent payments through Bilt?
 - Once your account is created, you'll be assigned a Rent Rewards account. This will be your unique routing and account number that you'll add to your property's payment portal. You can find this in the Pay Rent tab of the app and website.
- What if I pay my rent by check?
 - You are not currently able to pay rent by check with the Atmos™ Rewards Ascent Visa Signature® or Atmos™ Rewards Summit Visa Infinite® card. The Rent Rewards account you will create will need to be connected to a payment portal.



- Is there a fee for this transaction?
 - Yes - When you pay rent with your Atmos™ Rewards Ascent Visa Signature® or Atmos™ Rewards Summit Visa Infinite® card you'll be charged a 3% transaction fee. You will also earn Atmos Rewards Points on the amount of the fee.
- How long will it take my points to display?
 - Atmos Rewards Points earned within a given billing cycle post to your Atmos Rewards™ account 7-10 days after the credit card statement closes.
- Am I earning Atmos Rewards Points or Bilt Points?
 - If you are paying your rent with your Atmos™ Rewards Ascent Visa Signature® or Atmos™ Rewards Summit Visa Infinite® card, you will earn 3X Atmos Rewards Points on each rent payment, including on the 3% transaction fee, up to \$50,000 per year.
- Where will I see the points I earn?
 - The points you earn on rent payments paid with your eligible cards through Bilt will post to your Atmos Rewards account 7-10 days after the credit card statement closes.