



Bilt Card Double Points Offer Terms

The Bilt Card Double Points Offer Terms ("Double Points Offer") is open to eligible cardholders of Bilt Blue, Bilt Obsidian, or Bilt Palladium credit cards issued by Column N.A. (each a "Bilt Card"). To be eligible, you must be a Primary Cardholder or Authorized User of a Bilt Card Account in good standing as defined by the terms of your Bilt Card cardholder agreement ("Cardholder Agreement"). You must also have a rewards account in good standing with Bilt Rewards ("Bilt"). Terms not otherwise defined in these Bilt Card Double Points Offer Terms have the meanings assigned to them in the [Bilt Rewards Card Offer Terms](#).

This Double Points Offer is incorporated into and forms part of your Bilt Rewards Terms & Conditions. These terms are (1) solely between Bilt and the cardholder, and not between Column N.A. and the cardholder, and (2) supplemental to but separate from the Bilt Cardholder Agreement.

This Double Points Offer is valid on the 1st day of the month, from 12:00 am ET through 11:59 pm PT ("Promotional Period"), effective March 1, 2026 through January 1, 2027. For a purchase to qualify for this offer, the transaction must be made and the merchant must submit charges to your credit card as having been made within the Promotional Period. Bilt does not have the ability to control how a merchant submits charges.

For purposes of this Double Points Offer, "net" purchases means purchases minus returns or credits.

Bilt Blue cardholders will earn:

- 2 rewards points (1 base points plus 1 bonus point) for every \$1 spent on net purchases outside of Bilt Housing Payments.

Bilt Obsidian cardholders will earn:

- 6 rewards points (3 base points plus 3 bonus points) for every \$1 spent on either net dining purchases or net grocery purchases, depending on the 3X category you select.
- 4 rewards points (2 base points plus 2 bonus points) for every \$1 spent on net travel purchases.
- 2 rewards points (1 base point plus 1 bonus point) for every \$1 spent on net purchases outside of Bilt Housing Payments, travel, and the 3X category you select.

Purchases not processed using the applicable Mastercard merchant category codes described above 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.

Bilt Palladium cardholders will earn:



- 4 rewards points (2 base points plus 2 bonus points) for every \$1 spent on net purchases outside of Bilt Housing Payments.

All earnings are subject to the [Bilt Rewards Terms and Conditions](#) and [Bilt Rewards Card Offer Terms](#).

The maximum amount of bonus points you can earn under this promotion is 1,000 per month per Bilt Rewards Account, regardless of how much you purchase ("Offer Limit"). The Bilt Rewards Account to which bonus points are credited from an Authorized User's spending is determined by the points allocation setting established by the Primary Cardholder. For example, if the Primary Cardholder has designated that an Authorized User's points be allocated to the Primary Cardholder's Bilt Rewards Account, any bonus points earned on the Authorized User's purchases will be credited to the Primary Cardholder's Bilt Rewards Account and will count toward their Offer Limit.

It may take up to seven (7) days for bonus points earned through this offer to post to your Bilt Rewards Account. Should you receive points on an ineligible purchase, Bilt may deduct those points at its discretion. This promotion cannot be combined with other promotions, including Points Accelerator, or offers unless otherwise stated. Bilt will determine and apply the applicable promotion under which you will earn the most points.

Exclusions: The following purchases and transactions are not eligible purchases for purposes of earning bonus points under this Double Points Offer: Bilt Housing Payments, tax payments, and third-party payment accounts and online marketplaces with retailers who submit purchases using a mobile or wireless card reader or if you use a mobile or digital wallet, including financial intermediaries or services that process payments between you and merchants instead of directly using your card (including products that consolidate multiple payment methods into a single card or platform), digital platforms where multiple third-party sellers offer products or services, and payment processing systems that utilize portable card-reading devices that connect to mobile networks or wireless internet. Notwithstanding the foregoing, transactions made using Apple Pay are not excluded from the promotion. ATM charges, cash advances, traveler's checks, money orders, pre-paid gift cards, balance transfers, wire transfers, fees or interest posted to your card account, bets or wagers transmitted over the internet, and casino gaming do not earn points.

Cardless Inc. is the servicer of the Bilt Cards. Cardless is a financial technology company, not a bank. Bilt Cards are issued by Column N.A., Member FDIC, pursuant to license from Mastercard International Incorporated.