

Bilt Card Gas and Electric Vehicle Offer Terms

This promotional offer (“Promotion”) is open to eligible cardholders of Bilt Blue, Bilt Obsidian, or Bilt Palladium credit cards issued by Column N.A. (each a “Bilt Card”) who receive an email invitation from Bilt (the “Promotional Email”). To be eligible, you must be the Primary Cardholder 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 Gas and Electric Vehicle Offer Terms have the meanings assigned to them in the [Bilt Rewards Card Offer Terms](#).

This Promotion 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 Cardholder Agreement.

This Promotion is available from February 26th, 2026 through December 31st, 2026 (“Promotional Period”). Your individual promotional window begins at 12:00 am ET on the date that the Promotional Email was recorded as delivered to the email address we have on file for your Bilt Rewards account (“Delivery Date”) and expires at 11:59 pm ET on the sixth (6th) calendar day following the Delivery Date (“Promotional Window”). The Delivery Date is determined by Bilt’s email delivery records and is not affected by the date on which you open, read or otherwise acknowledge receipt of the Promotional Email. You are responsible for ensuring that your email settings allow for the receipt of the Promotional Email. Neither Bilt nor Column N.A. is responsible for non-delivery caused by third-party email filtering services or mailbox provider settings.

You can earn bonus points when you make Qualifying Purchases (defined below) with your Bilt Card during the Promotional Period that post to your Bilt Card account during the Promotional Window and meet the conditions set forth in these Bilt Card Gas and Electric Vehicle Offer Terms.

Qualifying Purchase: A “Qualifying Purchase” is a net Purchase (Purchases minus returns, credits, and other adjustments) that posts to your Bilt Card account during the Promotional Window at a merchant with Merchant Category Code (“MCC”) for Service Stations (with or without Ancillary Services); Fuel Dispenser, Automated; or Electric Vehicle Charging (“Gas and Electric Vehicle Merchants”). A purchase “posts” on the date it is processed and reflected in your Bilt Card account balance, which may differ from the date the Purchase was made. Qualifying Purchases will earn an additional 5X Bilt Points (“Bonus Points”) per \$1 spent. Transactions at a merchant to which you choose to apply a promotional financing offer, transactions to purchase gift cards, and transactions made towards interest or fees of any kind, including an annual fee, are not eligible and will not earn Bonus Points under this Promotion.

Exclusions: Purchases not processed using an MCC for a Gas and Electric Vehicle Merchant do not qualify for Bonus Points under this Promotion. Neither Bilt nor Column N.A. is responsible for merchant coding errors by payment networks or acquiring banks. Purchases made with

payment methods other than your Bilt Card are not eligible and will not earn the Bonus Points under this Promotion.

The maximum Bonus Points you can earn with this Promotion is 1,000 Bonus Points, regardless of how much you spend. It may take up to seven (7) business days after the transaction clears for Bonus Points earned through this Promotion to post to your Bilt Rewards Account.

You may not receive the Bonus Points if Bilt Rewards receives inaccurate information or is otherwise unable to identify your purchase as a Qualifying Purchase under the Promotion. Should you receive Bonus Points on an ineligible purchase, Bilt may deduct those points at its discretion. This promotion is subject to the [Bilt Rewards Terms & Conditions](#) and the [Bilt Card Offer Terms](#).

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.