

Bilt Card Home Delivery Bonus 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 inviting you to participate in the Promotion ("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 Home Delivery Bonus Offer Terms have the meanings assigned to them in the Cardholder Agreement.

You can earn bonus points on Purchases, minus returns or refunds, made with your Bilt Card by you until 11:59 PM ET on the sixth (6th) calendar day following the date you receive an email inviting you to participate in the Promotion ("Promotional Email") that meet the conditions set forth in these Bilt Card Home Delivery Bonus Offer Terms. Purchases made by an authorized user of the Bilt Card account are not eligible. The date of receipt will be the day in which the Promotional Email is recorded as delivered to the email address we have on file for your Bilt Rewards account and not the date on which you acknowledge receipt or otherwise open the email. You are responsible for ensuring that your email settings allow for the receipt of the Promotional Email. We are not responsible for non-delivery caused by third-party email filtering services or mailbox provider settings.

Qualifying Purchase: You will earn an additional 5X Bilt Points ("bonus points") per \$1 spent on net purchases on Bilt Home Delivery orders made with your Bilt Card via the Bilt app or website. You must use your Bilt Card as the payment method to qualify for the additional 5X earning rate; purchases made with other payment methods will not earn the promotional bonus points. Bilt Home Delivery orders must be completed via the Bilt app or website. The maximum bonus points you can earn with this offer is 1,000 bonus points, regardless of how much you spend. It may take up to seven (7) days after the transaction clears for bonus points earned through this offer 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 qualifying for 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.