



## **Bilt Cash Program Terms of Use**

The Bilt Cash Program (the “Program”) is a loyalty and promotional program pursuant to which Bilt Technologies, Inc. (“Bilt,” “we,” “us,” or “our”) may award promotional credits known as “Bilt Cash.” These Program Terms of Use (“Terms” or “Terms of Use”) form a legal agreement between you (“You” or “Your” or the “Member,” together with all other members of the Program, the “Members”) and Bilt (each, individually, a “Party,” and together, the “Parties”) and govern the accrual, use, redemption, and limitations of Bilt Cash, as well as all aspects of your participation in the Program.

PLEASE READ THE FOLLOWING TERMS OF USE CAREFULLY, AS THEY FORM A LEGALLY BINDING CONTRACT BETWEEN BILT AND YOU. BY PARTICIPATING IN THE PROGRAM OR BY EARNING OR REDEEMING BILT CASH, YOU ACKNOWLEDGE THAT YOU HAVE READ, UNDERSTOOD, AND AGREE TO BE BOUND BY THE FOLLOWING TERMS, AS WELL AS THE [BILT SERVICES TERMS OF USE](#), THE [BILT PRIVACY POLICY](#), THE [BILT REWARDS TERMS & CONDITIONS](#), ANY OTHER APPLICABLE AGREEMENTS (COLLECTIVELY, “AGREEMENT”), AND ANY ADDITIONAL TERMS OR FUTURE MODIFICATIONS, WHICH ARE INCORPORATED BY REFERENCE HEREIN. Capitalized terms not defined herein shall have the meaning set forth in the [bilt.com](#) terms of use.

**FURTHER, AND SPECIFICALLY, BY PARTICIPATING IN THE PROGRAM AND BY EARNING OR REDEEMING BILT CASH, YOU AGREE TO THE BILT REWARDS TERMS & CONDITIONS AND AGREE TO THE ARBITRATION PROVISION BELOW THAT WAIVES YOUR RIGHT TO A COURT HEARING AND A JURY TRIAL AND WAIVES YOUR RIGHT TO PARTICIPATE IN ANY CLASS ACTION LAWSUIT TO ENFORCE THIS AGREEMENT.**

### **1. General**

#### **1.1 Eligibility.**

Only individual Bilt Rewards Members in good standing may earn and redeem Bilt Cash, and they must be (a) legal residents of the fifty (50) United States, the District of Columbia, and/or the United States territories, and (b) at least eighteen (18) years of age or older and have reached the age of majority in their jurisdiction of legal residence at the time of participation in the Program. It is not required that you have a Bilt Credit Card to participate in the Bilt Cash Program. You may maintain only one (1) Account in the Program, and you must be legally competent to enter into contracts at all times you are participating in the Program. Bilt reserves the right to limit the number of Members in the Program. If you are not eligible to participate, you are prohibited from accessing, using, and/or registering for the Program.

#### **1.2 Nature of Bilt Cash**

Bilt Cash represents loyalty, award, and promotional credits that may be awarded to members of the Bilt ecosystem through eligible activity, including but not limited to linked card spend, promotions, or partner offers as further described in the Bilt Rewards Terms & Conditions.



As described herein, Bilt is solely responsible for determining the conditions under which any accrual, redemption, or promotion will be offered; whether you have satisfied the conditions to earn Bilt Cash or receive a redemption; and whether said Bilt Cash or redemption may be revoked, modified, or canceled. Except where otherwise required by law, Bilt may change the terms of any eligible activities, redemptions, and/or promotions at any time without notice to you. You may also be required to agree to additional terms and conditions for specific accrual, redemption, or promotional opportunities.

### 1.3 No Cash Value Until Redemption

You are not entitled to redeem Bilt Cash and you have no property interest therein unless and until you have met all conditions for successful redemption as described in this Agreement. Bilt Cash has no cash or monetary value unless and until it is successfully redeemed in accordance with these Terms. Unless and until all the conditions for redemption have been met, Bilt Cash does not constitute property, and Program participants have no vested rights or ownership in any unredeemed Bilt Cash. No interest will accrue on Bilt Cash balances. The use of the word “earn” and similar language in these Terms does not imply that Bilt Cash has any value prior to being successfully redeemed pursuant to a valid distribution request; nor does it imply that any amounts are owed to you. Bilt Cash may be redeemed only as described herein. ***Bilt Cash is not redeemable for cash, and you may not request or receive payment of cash by deposit to any bank or other account, ACH, wire, check, money order, ATM withdrawal, or any other cash access method.***

### 1.4 Non-Purchasable; Solely Provided by Bilt

You cannot purchase, sell, transfer or assign Bilt Cash to third parties or otherwise. Bilt Cash is issued solely by Bilt in connection with the Program for purposes of earning with respect to qualifying activities or promotions and redemption as described herein. Unless redeemed in accordance with these Terms, Bilt Cash remains the property of Bilt.

### 1.5 Non-Transferability

Bilt Cash is non-transferable and may not be assigned, sold, brokered, bartered, pledged, or otherwise disposed of. It cannot be shared or pooled between accounts. Any transfer or attempt to transfer or otherwise use or share Bilt Cash in a manner that is violative of these Terms may result in cancellation of your Account and forfeiture of by you of all Bilt Cash in your account.

### 1.6 Expiration

**Any Bilt Cash that You have earned during a calendar year (“Year”) will expire at the end of that Year, except that \$100 will be permitted to “roll over” to the following Year.** Bilt Cash will be used on a “first in, first out” basis, so that any Bilt Cash that has rolled over to the following Year will be redeemed first.

### 1.7 View and Manage Your Bilt Cash



You may go to Bilt.com or the Bilt App and login to your Bilt Account to access, view, and manage your Bilt Cash.

### 1.8 Modifications and Updates to Terms

Bilt may modify or update these Terms at any time by posting an updated version on bilt.com, in addition to providing any additional legally required notice. Continued participation in the Program after revisions are posted constitutes acceptance of the updated Terms, you may also be requested to accept the updated Terms and/or acknowledge that you have viewed the new Terms. You agree that it is your responsibility to regularly check Bilt.com for any updated terms and conditions, including these Terms. Without limiting the foregoing, Bilt may from time to time elect, in its sole discretion, to notify you of any changes regarding the Terms through electronic mail to your email address on file with Bilt, through your Bilt Account, postal mail, or any other communication method Bilt deems proper.

### 1.9 Your Account/Contact Information

It is your responsibility to keep your Account in good standing, and your contact information up-to-date, so that we may communicate with you about information such as your Bilt Cash earnings, updates to the Program, responses to questions Bilt or you may have about participation in the Program, and other details.

## 2. Earning Bilt Cash; Qualifying Activities

2.1 You may earn Bilt Cash only if you currently maintain an eligible Bilt Account in good standing in accordance with this Agreement. If you are eligible, you may earn Bilt Cash through participation in qualifying activities such as:

- At every twenty five thousand (25,000) point interval based on their balance of qualifying points ("Qualifying Points") earned toward their Elite Status ("Elite Status") in a given calendar year. Elite Status earned through Qualifying Points is defined in the [Bilt Rewards Terms and Conditions](#).
- We may provide additional ways for you to earn Bilt Cash. Participation in other Bilt promotional campaigns and offers, which shall be announced by Bilt on [www.bilt.com](http://www.bilt.com) at the time of the campaign or offer with full details and terms and conditions, including the duration of the offer and expiration date, if any, which will then be considered incorporated as part of these Terms. Such campaign/offer terms and conditions may also be emailed and/or posted on social media, at Bilt's sole discretion.

2.2 The amount of Bilt Cash awarded for any qualifying activity, the qualifying activities and terms, conditions, and restrictions may vary by program, campaign, or status level. For a current and complete list of Bilt Cash qualifying activities, visit the [Bilt Cash FAQ](#).

## 3. Redeeming Bilt Cash

### 3.1 Bilt Cash Dollar-for-Dollar Redemptions



For a current and complete list of Bilt Cash qualifying redemptions, as well as information about redemption methods and processes, visit the [Bilt Cash FAQ](#).

### 3.2. Statement Credits

Bilt Cash has no direct cash value and is not redeemable for cash, and you may not request or receive payment of cash by deposit to any bank or other account, ACH, wire, check, money order, ATM withdrawal, or any other cash access method. Bilt Cash cannot be redeemed as a statement credit toward your Bilt Card balance and statement credits are not an eligible redemption method under the Bilt Cash Program.

### 3.3 Access and Benefits

Bilt Cash may also be redeemed for enhanced program access, including access opportunities such as tier upgrades for transfer bonuses, early access to Rent Day benefits or access to the Bilt Home Away From Home hotel collection.

### 3.4 Minimums and Methods

Bilt may establish minimum redemption amounts (e.g., \$25 for cash-out equivalents). Redemption minimums and methods will be described on the Bilt platform at the point of redemption (e.g., checkout screen) and within the [Bilt Cash FAQ](#).

### 3.5 No Returns or Refunds

Redemptions are final; once Bilt Cash has been successfully redeemed, there will be no re-crediting, reversal, or refund of Bilt Cash for any reason.

## 4. Redemption Limits and Restrictions

### 4.1 Bilt Cash Redemption Maximum Limits

- Maximum Bilt Cash redemption per day: \$1,000
- Maximum Bilt Cash redemption per week: \$5,000
- Maximum Bilt Cash redemption per month: \$10,000

Bilt may adjust these limits at any time. These caps include limits as listed in the [Bilt Cash FAQ](#).

### 4.2 Excluded Categories

Bilt Cash may not be redeemed toward ineligible categories. The list of ineligible categories for Bilt Cash redemption will mirror those for Bilt Points earning, as defined in the Bilt Rewards Terms & Conditions. Examples of ineligible products include:

- Gift cards, prepaid cards, or financial services
- Taxes, fees, tips, or surcharges
- Alcohol, tobacco, firearms, or other prohibited goods or services



If Bilt determines additional categories should be excluded and ineligible for redemption, it will announce that decision on Bilt.com or the Bilt App.

## **5. Account Closure and Forfeiture**

If your Bilt Account is closed (by you or by Bilt), any right to redeem any accumulated Bilt Cash will terminate and any unredeemed Bilt Cash will immediately be forfeited. If Bilt terminates your Account for fraud, misuse, abuse or for any other reasons permitted under the Agreement, all accumulated Bilt Cash may be voided, in Bilt's sole discretion.

## **6. Fraud and Abuse**

Bilt reserves the right to audit, adjust, suspend, or revoke Bilt Cash or your participation in the Program, and/or to pursue criminal prosecution, if it determines, in its sole discretion, that you engaged in fraudulent activity, abuse, or misuse of the Program.

## **7. Taxes**

Bilt Cash redemptions may be subject to federal, state, or local taxes. You are solely responsible for any and all tax liability resulting from participation in the Program.

## **8. Limitation of Liability and Release; Disclaimer of All Warranties; Indemnification**

These Terms hereby incorporate by reference the Limitation of Liability, Release and Disclaimer of All Warranties, and indemnification provisions that are to be found in the [Bilt Rewards Terms & Conditions](#).

Participating merchants and third-party service providers are solely responsible for the quality and performance of any products or services they provide. Bilt is not responsible for any aspects of the products and services provided by participating merchants or third-party service providers.

## **9. Miscellaneous**

- Bilt may discontinue, modify, or replace the Bilt Cash Program at any time.
- The Agreement constitutes the entire Agreement between you and Bilt regarding your use of the Program and any previous Agreement that may exist between you and Bilt is hereby superseded.
- Bilt may assign its rights and obligations under this Agreement to a third party, who will then be entitled to any of our rights that we assign to them. You may not assign your rights under this Agreement to a third party without our prior written consent.

## **10. Severability.**

The provisions of this Agreement are intended to be interpreted in a manner which makes them valid, legal, and enforceable. If any portion of this Agreement should be held invalid or unenforceable for any reason, such portion shall be deemed modified or severed from this



Agreement in such a manner as to enable the remaining portions of this Agreement to remain in full force and effect as if no invalid or unenforceable provision had been part of this Agreement. It is expressly understood and agreed between you and Bilt that such modification or restriction may be accomplished unilaterally by us, or alternatively, by disposition of an arbitrator or a court of law. If such provisions cannot under any circumstances be so modified or restricted, they shall be excised from this Agreement without affecting the validity, legality, or enforceability of any of the remaining provisions.

### **13. Arbitration; Dispute Resolution.**

THIS SECTION AFFECTS YOUR RIGHTS, SO PLEASE READ CAREFULLY.

#### **a. Arbitration.**

In the event the parties hereto are not able to resolve any dispute between them arising out of or concerning this Agreement, or any provisions hereof, whether arising in contract, tort, or otherwise at law or in equity for damages or any other relief, then such dispute shall be resolved exclusively through non-appearance based final and binding arbitration pursuant to the Federal Arbitration Act, conducted by a single neutral arbitrator and administered under the Commercial Arbitration Rules of the American Arbitration Association. Except as otherwise provided in this Agreement, this includes any claims based in contract, statute, tort, fraud, misrepresentation, or any other legal theory. The exclusive venue of such arbitration shall be in New York, New York. The arbitrator's award shall be final, and judgment may be entered upon it in any court having jurisdiction. The prevailing party shall be entitled to recover its costs and reasonable attorneys' fees. This arbitration provision shall survive the termination of this Agreement for any reason. Notwithstanding the foregoing, Bilt may bring a claim for injunctive relief against your violation of this Agreement in any court of competent jurisdiction. There is no judge or jury in arbitration and court review of an arbitration award is limited, but an arbitrator can award an individual the same damages and relief as a court and must apply the law and follow the terms of this Agreement as a court would.

#### **b. Class Action Waiver.**

BY USING THE PLATFORM AND AGREEING TO THIS AGREEMENT, YOU HEREBY WILLINGLY, EXPRESSLY, AND KNOWINGLY WAIVE ALL RIGHT TO BRING OR PARTICIPATE IN ANY CLASS-ACTION LAWSUIT, CLASS-WIDE ARBITRATION, OR PRIVATE ATTORNEY-GENERAL ACTION BROUGHT UNDER OR IN CONNECTION WITH THIS AGREEMENT OR YOUR USE OF THE PLATFORM. YOU MAY NOT BRING ANY CLAIM, SUIT, OR OTHER PROCEEDING TO ENFORCE THIS AGREEMENT AS THE MEMBER OF ANY CLASS OR AS PART OF ANY SIMILAR COLLECTIVE OR CONSOLIDATED ACTION.

#### **c. Governing Law; Enforceability**



Last Updated: December 31, 2025

This Agreement and use of the Program is governed by federal law, as well as the law of New York, and will apply no matter where you live or use the Program. The Program is void where prohibited by federal, state, or local law.