

## **Bilt Card Digital Wallet Promotion Terms and Conditions**

This promotional offer is valid for three (3) days for cardholders of Bilt Blue, Bilt Obsidian, or Bilt Palladium credit cards issued by Column N.A. (each a "Bilt Card") who received notice of this offer via email ("Eligible Cardholders"). You must be the Primary Cardholder of the Bilt Card Account in order to be eligible for this offer.

For Eligible Purchases made using your Bilt Card through Apple Pay®, Google Pay™, or Samsung Pay® from February 7, 2026 (12:00 a.m. ET) through February 10, 2026 (11:59 p.m. PT), you will earn an additional 3X Bilt Points ("bonus points"), up to 500 bonus points. This offer is limited to Eligible Purchases made through Apple Pay®, Google Pay™ or Samsung Pay®, and purchases made through other digital wallets will not qualify for bonus points. The maximum bonus points you can earn with this offer is 500 bonus points, regardless of how much you spend. It may take up to seven (7) days for bonus points earned through this offer to post to your Bilt Rewards Account.

The following purchases do not qualify as "Eligible Purchases" and do not earn bonus points: Balance transfers, special transfers, cash advances, cash withdrawals, card check transactions, instant loans, travelers checks, money orders, wire transfers or similar cash-like transactions, prepaid cards, gift cards, person-to-person payments (such as Venmo, PayPal, Cash App, or Zelle), tax payments (except property taxes included as Bilt Housing Payments), cryptocurrency or other digital currency purchases, fees or interest posted to your Bilt Card Account (including annual fees, late fees, and returned payment fees), lottery tickets, casino gaming chips, race track wagers or similar betting transactions, and checks that access your Bilt Card Account.

To qualify for this promotional offer, your Bilt Card account must be open and not in default at the time of fulfillment. This offer is limited to one bonus per cardholder. This promotion cannot be combined with other promotions. Should you receive points on a transaction that is not an Eligible 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.