Last Updated October 27, 2026

BILT REWARDS POINTS EARNING TERMS

1. Bilt X Lyft – 2X points.
This promotional offer is valid on transactions made beginning on February 7, 2026 and will continue unless terminated by Bilt or Lyft at their sole discretion, with or without notice. When Bilt Rewards members link their Bilt Rewards account in the Lyft app, they will earn 2x points for every eligible dollar spent on most rideshare rides (excluding any portion of an eligible ride paid for with a Lyft Gift Card, taxes, fees, tolls, and tips) booked through the Lyft app. In order to link the Lyft app and Bilt Rewards accounts, the phone number from the Lyft platform account must match the phone number on the Bilt Rewards account. This promotion excludes cancellation charges, damage charges, round up and donate charges, bikes, scooter rides, membership subscription products, Wait & Save ride mode, Shared ride mode, and other miscellaneous items. It may take up to seven (7) days after qualifying purchases for your Bilt Rewards points to post to your account. Should you receive Bilt Rewards points on an ineligible purchase, Bilt may revoke those points at any time at its discretion. This offer is subject to the Bilt Rewards Program Terms and Conditions and the Lyft Terms and Conditions.

2. Bilt Neighborhood Dining.
This promotional offer is valid on transactions made beginning on October 16, 2023. Bilt Rewards members will earn bonus rewards points for every dollar spent on net purchases (purchases minus returns, credits, tips and other discounts) at Bilt Neighborhood Dining restaurants paid using any eligible card on file that is linked to the member's Bilt account (must be a Visa®, Mastercard®, or American Express® card). The amount of bonus points awarded is specific to each restaurant, depends on the points multiplier indicated in the Bilt app at the time of purchase, and is subject to change over time. Points will be awarded as indicated in the Bilt app at the time of your payment. The eligible card must be linked to the member's Bilt account at the time of payment in order to qualify for this offer. Bilt Members can access the current list of Neighborhood Dining restaurants in the Neighborhood Dining tab of the Bilt app. Bilt Members are not required to make reservations in order to earn rewards points at Neighborhood Dining restaurants. Bilt Members are unable to make reservations through the Bilt app and should contact the restaurant or use a reservation platform directly. This offer will not apply to transactions that are deemed to be “large parties" or "events" based on individual restaurants' dining policies or transactions that are processed by entities other than restaurants such as any third-party marketplaces or online ordering platforms. In addition, Bilt reserves the right, in its sole discretion, not to award Bilt points on any single transaction with a net purchases exceeding $2,500. You may not receive the rewards points if we receive inaccurate information or are otherwise unable to identify your purchase as qualifying for the offer. It may take up to seven (7) days after qualifying purchases for your rewards points to post to your account. Should you receive rewards points on an ineligible or returned/canceled purchase, Bilt may revoke those rewards points at any time at its discretion. This offer is subject to the Bilt Rewards Terms & Conditions and Bilt Rewards Earning Terms is provided “as is” with no warranty or guarantee, either express or implied. Bilt reserves the right to modify or revoke this offer at any time.

Certain Bilt Neighborhood Dining restaurants are also part of Rewards Network, a dining aggregator that operates many different rewards programs, of which Bilt Neighborhood Dining is only one. Any one eligible credit and/or debit card may be linked with only one Rewards Network-powered program. In order to earn Bilt Neighborhood Dining points at Rewards Network restaurants if any card linked to your Bilt account is also linked to another Rewards Network-powered program, you must toggle on “Enable Rewards” in the dining tab of the Bilt app or website, which will automatically enroll all cards linked to your Bilt account to the Bilt Neighborhood Dining Program and unenroll you from other Rewards Network-powered programs to which you are currently linked. If you subsequently link any card linked to your Bilt account to another Rewards Network-powered program, you will not earn Bilt Neighborhood Dining points at Rewards Network restaurants, regardless of which linked card you use, and that specific card will earn rewards under the new program. You will be notified if any given card has been removed from one Rewards Network-powered program because it has been linked to another program.

3. Bilt Travel Portal.
When you as a Bilt Rewards member book an accommodation through the Bilt Travel Portal, you can earn 2 bonus Bilt Points for every $1 in net purchases (purchases minus returns/credits) on eligible transactions charged to an eligible card that is linked to your Bilt account (must be a Visa®, Mastercard®, or American Express® card) made through the Bilt Travel Portal. The eligible card must be linked to your Bilt account at the time of payment in order to qualify for this offer. You may only earn bonus Bilt Points on eligible purchases made entirely with a linked card. No bonus Bilt Points will be earned on a purchase if any portion thereof is paid with redeemed Bilt Points, Bilt Cash, or travel credit. When you book accommodations through the Bilt Travel Portal, your Bilt Points will be awarded after you complete your stay if the purchase is eligible for earning Bilt Points. You won't earn bonus Bilt Points if you don't complete your stay as booked. If you happen to receive Bilt Points for any purchase that doesn't qualify under our program rules, Bilt reserves the right to remove these points from your account.

When you as a Bilt Rewards member book a flight through the Bilt Travel Portal or with a Bilt Travel Advisor, you can earn 1 bonus Bilt Point for every $1 in net purchases (purchases minus returns/credits) on all eligible transactions charged to an eligible card on file that is linked to your Bilt account (must be a Visa®, Mastercard®, or American Express® card) made through the Portal. The eligible card must be linked to your Bilt account at the time of payment in order to qualify for this offer. You may only earn bonus Bilt Points on eligible purchases made entirely with a linked card. No bonus Bilt Points will be earned on a purchase if any portion thereof is paid with redeemed Bilt Points. If you apply airline credits toward an eligible booking, bonus Bilt Points will only be earned if a portion of the transaction is paid with cash, and no bonus Bilt Points will be earned on the portion paid with airline credits. When you book a flight through the Portal, your Bilt Points will be awarded after you complete your flight. You won't earn bonus Bilt Points if you don't complete your flight. If you happen to receive Bilt Points for any purchase that doesn't qualify under our program rules, Bilt reserves the right to remove these points from your account.

This offer is subject to the Bilt Rewards Terms & Conditions and the Bilt Rewards Travel Portal Terms of Service.

4. **Bilt Rewards Housing Points.**
(a) Rent Payment Points. These terms apply to Rent payments made through the Bilt app or website prior to January 15, 2027 that are not made using a Bilt Card: for Rent payments made via ACH, debit card, peer-to-peer providers (e.g., Venmo, except where the funding instrument is a credit card), flexible payment solutions (e.g., Livble and Flex) or any credit card that is not a Mastercard®, Visa®, American Express® or Discover® credit card, Bilt Members will earn up to Two Hundred Fifty (250) Points per monthly Rent payment; for Rent payments made via a Visa®, Mastercard®, American Express® or Discover® credit card (including Venmo where the funding instrument is a credit card), Bilt Members will earn 1 Point per $2 spent. Points cannot be earned on Rent payment fees under this offer including those assessed by peer-to-peer providers or flexible payment solutions. This offer is subject to change over time, and cannot be combined with other benefits or promotions that are specific to rent spend on the Bilt app or website using other non-Bilt Card credit cards (e.g., the Alaska Airlines Visa Signature® 3X Rent Spend Benefit), subject to the Bilt Rewards Terms & Conditions.

(b) Mortgage Payments Points. These terms apply to Mortgage Payments made through the Bilt app or website prior to January 15, 2027 that are not made using a Bilt Card: for Mortgage Payments made via ACH, Bilt Members will earn a flat rate of one hundred (100) Points per contractual Mortgage Payment; for Mortgage Payments made via debit card, Bilt Members will earn a flat rate of two hundred fifty (250) Points per contractual Mortgage Payment; for Mortgage Payments made via any Mastercard® credit card that is not a Bilt Card, Bilt Members will earn 1 Point per $2 spent per contractual Mortgage Payment. Points cannot be earned on mortgage payment fees under this offer. This offer is subject to change over time, and cannot be combined with other benefits or promotions that are specific to mortgage spend on the Bilt app or website using other non-Bilt Card credit cards (e.g., the Alaska Airlines Visa Signature® 3X Rent Spend Benefit), subject to the Bilt Rewards Terms & Conditions.

5. Fitness Bookings.
You will earn bonus rewards points for every dollar spent on booking fitness classes through the Bilt app or Bilt website. The amount of bonus points awarded is specific to each fitness studio and depends on the rewards points multiplier indicated in the Bilt app at the time of purchase. The applicable multiplier is specific to each studio and is subject to change over time, and rewards points will be awarded as indicated in the Bilt app or on the Bilt website at the time of purchase. Classes must be purchased directly through Bilt in order to be eligible to earn rewards points and must be booked with any eligible card on file that is linked to the member's Bilt account (must be a Visa®, Mastercard®, or American Express® card). All Bilt Rewards members are eligible to earn rewards points on fitness classes booked in the Bilt app. Bookings directly on the partner website or app do not qualify for additional rewards points. You are not eligible to earn any rewards points on fitness classes booked in the Bilt app using rewards points. There is no maximum amount of rewards points you can earn under this offer. It may take up to seven (7) days for rewards points earned under this offer to post to your account. Should you receive rewards points on an ineligible purchase, Bilt retains the right to deduct those rewards points in the future. This offer is subject to the Bilt Rewards Terms & Conditions and is provided “as is” with no warranty or guarantee, either express or implied. Bilt reserves the right to modify or revoke this offer at any time.

6. Bilt Neighborhood Pharmacy – Walgreens Terms & Conditions.
(a) Bilt Neighborhood Pharmacy – Walgreens: Bilt Rewards Bonus Points Offer.
This promotional offer is valid on transactions made beginning on August 26, 2024. Bilt Rewards members will earn bonus Bilt points for every dollar spent on net purchases (purchases minus returns, credits, tips and other discounts) in-store at Walgreens Co. and all its affiliates and subsidiaries paid using any eligible card on file that is linked to the member's Bilt account (must be a Visa®, Mastercard®, or American Express® card).

The amount of bonus points awarded is based on the type of items purchased at Walgreens Co, depends on the points multiplier indicated in the Bilt app at the time of purchase, and is subject to change over time. The eligible card must be linked to the member's Bilt account at the time of payment in order to qualify for this offer. The bonus Bilt point offerings are as follows:

- 1x bonus Bilt points on all net spend in-store at Walgreens, excluding pharmacy purchases, shipping & handling fees, and additional items listed in the below Exclusions.
- 2x bonus Bilt points on all net spend in-store at Walgreens on Walgreens-branded (owned brand and private-label) items excluding additional items listed in the below Exclusions, prior to December 11, 2026.
- One hundred (100) Bilt points awarded per transaction including one or more prescriptions at Walgreens, up to a maximum of twenty-six (26) such transactions per year, as long as the customer has opted in to “Enable rewards” in the Bilt app or website as of the time of the applicable transaction. Pharmacy transactions, including co-pays, shall otherwise be excluded from earning Bilt points.

Exclusions: The following items are excluded from earning bonus Bilt points through this offer: alcohol; dairy; tobacco; stamps; phone/prepaid/gift cards; money orders/transfers; transportation passes; lottery tickets; charitable donations; pseudoephedrine or ephedrine products; clinic services; pharmacy items or services covered under Washington state workers' compensation laws. Bilt points cannot be earned on prescriptions received through mail-order services; prescriptions received through specialty pharmacy services; sales tax; shipping; and or where prohibited by law. Bilt points may not be earned for transferring a prescription to a Walgreens retail location by a user who is, or at any time in the prior 6 months was, a beneficiary of Medicare, Medicaid, Tricare or any other healthcare program funded in whole or in part by the federal government. Purchases made online at walgreens.com are excluded from earning bonus Bilt points through this offer.

You may not receive the Bilt points if we receive inaccurate information or are otherwise unable to identify your purchase as qualifying for the offer. It may take up to seven (7) days after qualifying purchases for your Bilt points to post to your account. To participate in this offer you

must provide the authorization presented to you in the Bilt platform. Should you receive Bilt points on an ineligible or returned/canceled purchase, Bilt may revoke those Bilt points at any time at its discretion.This offer is subject to the Bilt Rewards Terms & Conditions and Bilt Rewards Earning Terms. All services performed under this promotion are provided “as is” with no warranty or guarantee, either express or implied. Bilt reserves the right to modify or revoke this offer at any time.

(b) Bilt Neighborhood Pharmacy – Walgreens: Automatic Healthcare Savings Benefit.
This benefit is available to all Bilt Rewards members with a Flexible Spending Account (“FSA”) or Health Savings Account (“HSA”) who link a FSA or HSA account. When Bilt Members with a linked FSA or HSA account purchase FSA/HSA eligible items in-store at Walgreens Co. and all its affiliates and subsidiaries (“Walgreens”), Bilt will identify such eligible item(s) within seventy-two (72) hours in the Pharmacy section of the Neighborhood tab of the Bilt app or website and the Bilt Member will have the option to apply to utilize FSA/HSA funds for this item by submitting a claim. Prescriptions purchased at Walgreens are ineligible for the Automatic Healthcare Savings Benefit through Bilt.

7. Bilt Home Collection.
Bilt Home Collection items can be purchased using any eligible card linked to the member’s Bilt account (must be a Visa®, Mastercard® or American Express® card) or can be redeemed using rewards points. Items cannot be purchased with a combination of cash and rewards points. Purchases made via card may be eligible for earning bonus rewards points for every dollar spent in the Bilt Home Collection. The amount of bonus points awarded is specific to each item, depends on the points multiplier indicated in the Bilt app at the time of purchase, and is subject to change over time. Points will be awarded as indicated in the Bilt app at the time of your payment. Rewards points will be deducted immediately upon placing an order. Prices are listed in the Bilt app or website at the time of redemption or purchase. Purchases are subject to the Bilt Home Collection Terms & Conditions.

8. Bilt Home Delivery.
Bilt Home Delivery items can be purchased using any eligible card linked to the member’s Bilt account (must be a Visa®, Mastercard® or American Express® card) or can be redeemed using rewards points. Purchases made via card may be eligible for earning bonus rewards points for every dollar spent on the Bilt Home Delivery. The amount of bonus points awarded depends on the points multiplier indicated in the Bilt app at the time of purchase and is subject to change over time. Points will be awarded as indicated in the Bilt app at the time of your payment. Rewards points will be deducted immediately upon placing an order. Prices are listed in the Bilt app or website at the time of redemption or purchase. Purchases are subject to the Bilt Home Delivery Terms & Conditions.

9. Buy a Home Terms and Conditions.
Members will earn rewards points when they purchase a home through Bilt’s “Buy a Home” feature. Qualifying purchases will earn one (1) rewards point for every two (2) dollars spent on the purchase of a home. Homes must be sourced via Bilt’s “Buy a Home” feature and purchased through a Bilt-assigned home-buying concierge in order to qualify to earn rewards points from this offer. If a Bilt-assigned home-buying concierge is not involved in the transaction, your home purchase will not qualify to earn rewards points. Rewards points will be distributed promptly following Bilt receiving confirmation that the closing has occurred. Should you receive rewards points on an ineligible or canceled transaction, Bilt may revoke those rewards points at any time at its discretion. This offer is subject to the Bilt Rewards Terms & Conditions. Bilt reserves the right to modify, amend, alter or revoke this offer at any time.

10. Bilt Rewards X Metropolis — Earn Bilt Points on Parking.
This offer is valid on transactions made beginning on October 21, 2025. Bilt Rewards members ("Members") will earn 1 Bilt Point for every dollar spent on eligible net purchases (purchases minus returns/credits) on drive-up parking at participating Metropolis parking locations when using an eligible Visa®, Mastercard® or American Express® card at Vision Technology Locations, or an eligible Visa® or Mastercard® card at Standard Locations (each, an “Eligible Card”). At Vision Technology Locations, Members must link their Bilt Rewards account to their Metropolis account and will earn Bilt Points whether or not their Eligible Card is linked to their Bilt account. At Standard Locations, Members must pay with an Eligible Card linked to their Bilt account, but are not required to have a Metropolis account. American Express® cards are not eligible to earn Bilt Points at Standard Locations. Notwithstanding the foregoing, the following categories of parking facilities shall not initially participate in this offer: (i) official on-premise aviation/airport; (ii) official on-premise events; (iii) municipal/government; and (iv) hospital/medical. To earn Bilt Points through this partnership, Members must link their Bilt Rewards account to a Metropolis account. If you have an existing Metropolis account associated with the same phone number as your Bilt account, your accounts will be automatically linked. If you do not have a Metropolis account, you can create one through the Bilt app or website. This offer is subject to the Bilt Rewards Terms & Conditions and Metropolis Terms and Conditions.