## Lyft x Bilt Terms and Conditions

## (a) Bilt Mastercard® x Lyft – up to 5X points.

This offer is valid on transactions made beginning on March 8, 2023 and will continue unless notice is provided to you 60 days in advance.

Bilt Mastercard® cardholders ("Cardholders") will earn 3 points (1 base point plus 2 bonus points) per dollar spent on net purchases (purchases minus returns/credits) on Lyft rideshare modes, bikes, and scooters booked and completed through the Lyft app when using the Bilt Mastercard as the payment method. To earn the 3 points, Cardholders do not need to link their Bilt Rewards and Lyft accounts. This offer is not subject to the 5-transaction minimum requirement each statement period to earn 3 points, but the transaction(s) do count towards the 5-transaction minimum requirement for other earnings. To qualify for 3 points, the Bilt Mastercard account must be open and not in default at the time of fulfillment. This offer excludes cancellation charges, damage charges, and round up and donate charges. It may take up to seven (7) days after qualifying purchases for points to post to the Bilt Rewards account. If Bilt determines points were awarded towards an ineligible purchase, Bilt may revoke those points at any time at its discretion.

When Cardholders link their Bilt Rewards account to the Lyft platform and set Bilt as the active loyalty partner, they will earn 2 points per dollar spent on net purchases on rideshare booked and completed through the Lyft app, excluding bike and scooter services, Lyft pass credits not issued by Bilt Rewards, and Lyft Concierge Rides. Cardholders will earn 2 points per dollar spent on Lyft Pass credits that are issued directly by Bilt Rewards. In order to link the Lyft platform and Bilt Rewards accounts, the phone number from the Lyft platform account must match the phone number on the Bilt Rewards account.

When booking and completing a rideshare, Cardholders have the ability to combine these offers to earn up to the 5x points through linking the Bilt Rewards and Lyft accounts and by using the Bilt Mastercard to pay for the ride.

This offer is valid for continental U.S. rides only and excludes U.S. territories. This offer is subject to the <u>Bilt World Elite Mastercard® Credit Card Rewards Program Agreement (the "Card Rewards Program") Terms and Conditions ("Terms")</u>, <u>Bilt Rewards Terms & Conditions</u>, and the <u>Lyft Terms and Conditions</u>.

## (b) Bilt Rewards X Lyft – 2X points.

This promotional offer is valid on transactions made beginning on March 8, 2023 and will continue unless notice is provided to you 60 days in advance. When Bilt Rewards members link their Bilt Rewards account in the Lyft app, they will earn 2x points for every dollar spent on net purchases (purchases minus returns/credits) on rideshare rides 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 explicitly

excludes cancellation charges, damage charges round up and donate charges, car rentals, bikes, scooter rides, membership subscription products, 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 <u>Bilt Rewards Program Terms</u> and <u>Conditions</u> and the <u>Lyft Terms and Conditions</u>.

## (c) Redeeming your Bilt Points on Lyft Rides.

You may use your available Bilt Points to pay for all or a portion of an eligible Lyft ride by ordering a ride through the Lyft app and toggling on the use of Bilt Points. The redemption value of Bilt Points is determined by Bilt and is subject to change at any time at Bilt's sole discretion, in accordance with the terms and conditions of your Bilt account and applicable law. The minimum amount of Bilt points that can be used on a given ride is the equivalent of \$0.01 and the maximum number of points is 1,000,000. The amount of Bilt Points used for your Lyft ride will be deducted from your Bilt account within an hour of ride completion. You cannot use Bilt Points toward Lyft rides that are scheduled in advance. If you do not have enough Bilt Points available at the time of debit to cover the Bilt Points you applied towards your ride, then Lyft will debit all available points and charge the remaining balance to your payment method on file with Lyft.

Refund Policy: All Bilt Points redemptions for Lyft rides are non-refundable and final. Once Bilt Points have been redeemed for a ride, they cannot be reinstated, transferred, or converted back to Bilt Points or cash. Any refunds provided will be in Lyft Cash and based upon the point redemption value at the time of the original transaction. Use of Lyft Cash is subject to Lyft Cash Terms and Conditions.

Bilt and Lyft reserve the right to modify, suspend, or terminate this redemption program at any time without prior notice. Your use of Bilt Points is subject to the Bilt Rewards Terms & Conditions and Lyft's Terms of Service.

For questions regarding your Bilt Points balance or redemptions, please contact Bilt Support. For ride-related issues, please reach out to Lyft Customer Service.