

Referral Offer Terms:

Limited time offer. You can receive 2,500 Bilt Points ("Referral Bonus") for each one (1) new Bilt Mastercard applicant you refer that results in an approved Bilt Mastercard account ("Successful Referral"). For each five (5) successful referrals you make, you will get an additional 10,000 Bilt Points. These points are in addition to the 12,500 (2,500 x 5) Bilt Points you will earn from the referrals themselves. You can receive no more than 450 Referral Bonuses (or, 90 rounds of 5 Referral Bonuses) which translates to a maximum of 2,025,000 Bilt Points through this referral offer. For a referral to qualify, they must:

- Have not previously created a Bilt Rewards account or opened a Bilt Mastercard issued by Wells Fargo Bank, N.A.
- Create their Bilt Rewards account and apply through the unique URL with your referral code (that Bilt will provide to you)
- Submit their application before the offer ends, which may be:
 - 12/31/2023; or
 - An earlier date determined by us in our discretion, and with notice of such deadline provided to you at least two weeks in advance. Notice will be provided to you through email.

If a referral submits more than one application, whether using referral codes provided by someone else or not, credit for the referral will be given to the person who provided the referral code that was used upon account creation.

Each Referral Bonus will be deposited to your rewards account within thirty (30) days after the referral has satisfied the requirements outlined above. You can track your progress towards each Referral Bonus in the Bilt Rewards App but please note that, for privacy reasons, Bilt can only notify you once a referral successfully obtains a Bilt Mastercard account. Your Rewards program account and credit card account must be open and in good standing at the time a Referral Bonus is deposited into your account to receive the Bonus. We may withdraw your ability to refer applicants, and withhold awarding (or reclaim a previously awarded) Referral Bonus, if we believe, in our sole discretion, that you are engaged in fraud, misuse or abuse of this offer, the Bilt Rewards program or the Bilt Mastercard terms.

Points granted as a Referral Bonus will not count towards your tier status (Silver, Gold, Platinum) for the calendar year and you will not be awarded tier points accordingly. The value of the Referral Bonus(es) may be taxable income to you. You are responsible for any federal or state taxes resulting from the receipt of Referral Bonus(es). Please consult your tax advisor if you have questions about the tax treatment of a Referral Bonus.

To the extent you decide to post your referral link on any third party website or platform, such as a social media website, you must comply with that third party's terms of use. You should also be aware that by engaging in such activity on a third party site you will be, at your own risk, subjecting yourself to those third party sites' privacy, security and consumer practices and policies which Bilt Rewards does not endorse or control.

Terms and conditions for the Bilt Rewards program apply. Visit www.biltrewards.com/terms for more information.