Bilt Bracket Offer Terms: Winning Offer and Runner-Up Offer

Based on the voting results of the Bilt Bracket Offer, outlined in the <u>March Rent Day[™] Terms</u>, the Winning Offer ("Winning Offer") will be available to all Bilt Members (unless designated below as a Bilt Mastercard® cardholder only benefit) on March 1, 2024. The Runner-Up Offer will be available to all Bilt Members with Gold or Platinum status (unless designated below as a Bilt Mastercard® Cardholder only benefit, in which case the offer would only be available to Gold and Platinum Bilt Members who are Bilt Mastercard® Cardholders) on March 1, 2024. The Bilt Bracket Offer is subject in all respects to the <u>Bilt Rewards Program Terms and Conditions</u> and is provided "as is" with no warranty or guarantee, either express or implied.

The Winning Offer, available to all Bilt Members, is **"Earn 1,000 Bilt Points when you link a card to your Bilt account"**. The Runner Up Offer, available to all Bilt Mastercard[®] Cardholders with Gold or Platinum status, is **"Bilt Mastercard[®] Cardholder only: 5X at grocery stores with the Bilt Mastercard[®]**.

The terms and conditions for the Winning Offer and Runner-Up Offer are below:

Winning Offer – Earn 1,000 Bilt Points when you link a card to your Bilt account

Bilt Members will earn one thousand (1,000) rewards points when you add an eligible Visa[®], Mastercard[®], or American Express[®] card to the Cards tab of the Bilt app on March 1, 2024 from 12am ET through 11:59pm PT, up to a maximum of two thousand (2,000) rewards points. An eligible card is one that has not been previously linked to your Bilt Rewards account or any Bilt Rewards account. For the avoidance of doubt, you will not earn rewards points through this offer for linking any card that has been previously linked to a Bilt Rewards account. It may take up to five (5) days for the rewards points to post to your account and be eligible to spend. Limited time offer while supplies last. Bilt reserves the right to cancel, suspend, and/or modify this offer, or any part of it, at its sole discretion.

Runner-Up Offer – Bilt Mastercard® Cardholder only: 5X at grocery stores with the Bilt Mastercard®

You must make at least five (5) transactions in a statement period using your Bilt Mastercard[®] to earn points, including bonus points for this promotional offer. **This promotional offer is for Bilt Mastercard[®] cardholders only.**

This promotional offer is valid on March 1, 2024 from 12am ET through 11:59pm PT. For a purchase to qualify for this offer, the transaction must be made and the merchant must submit charges to your Bilt Mastercard® on March 1, 2024. Through this offer, members will earn five (5) rewards points (one (1) base plus four (4) bonus) for every \$1 spent on net grocery store purchases (purchases minus returns/credits) using their Bilt Mastercard®, subject to the <u>Bilt World Elite Mastercard® Credit Card</u> <u>Rewards Program Terms and Conditions</u>. Merchants in the grocery category include grocery stores and supermarkets. The following may not earn bonus points: purchases at warehouse/membership clubs, convenience stores, meal-kit delivery services, markets, or specialty stores. The maximum amount of bonus points you can earn under this offer is two thousand (2,000), which is \$500 in net purchases, regardless of how much you purchase. Purchases not processed using one of the Merchant Codes for Mastercard® for merchants categorized as grocery stores and supermarkets will not qualify for bonus points. Bilt does not have the ability to control how a retailer chooses to classify their business and

therefore reserves the right to determine which purchases qualify for bonus points. It may take up to seven (7) days for bonus points earned through this offer to post to your account upon making the 5th transaction in a statement period. To qualify for this promotional offer, your Bilt Mastercard[®] account must be open and not in default at the time of fulfillment. Should you receive points on an ineligible purchase, Bilt may deduct those points at its discretion.