

## **Shop With Points - Terms & Conditions**

Bilt Rewards members with eligible cards linked to their Bilt Wallet may use Bilt points (“Points”) to pay for a portion of an eligible purchase at participating retailers. When you use your eligible card at a participating retailer, Bilt will provide participating merchants information about your account to determine if your purchase is eligible for a Shop with Points offer. If your purchase is eligible, you may be presented a redemption offer. You will have the option to accept or decline to use Points towards your purchase. The redemption value of Bilt Points is determined by Bilt and is subject to change at any time in Bilt’s sole discretion, in accordance with the [Bilt Rewards Terms & Conditions](#) of your Bilt account and applicable law.

Bilt will deduct the number of Points for your redemption from your Bilt Rewards point balance upon purchase completion.

Points can be redeemed for a maximum of \$10 off per transaction per merchant. Purchases made with Points are subject to the applicable merchant’s return and refund policy.

Additional merchant terms below.

Bilt and participating merchants reserve the right to modify, suspend, or terminate this redemption program at any time without prior notice.

### **Participating Merchants**

#### **CVS®**

\*In store only. Points will be returned to cardholders Point Bank either in full or prorated based on the return amount. Minimum purchase amount to qualify for the offer is \$10.01. Points cannot be used for purchases at affiliated businesses such as MinuteClinic®, CVS at Target, Navarro®, Schnucks®, or CVS Optical or on alcohol, deposits, ephedrine/pseudoephedrine, gift card, local exclusions, lottery, milk, money order, other fees, postage stamps, prepaid cards, prescriptions and taxes.

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#### **Walgreens®**

\*In store only. No refunds are issued on points redeemed on applicable purchases. Minimum purchase amount to qualify for the offer is \$10.01, and must be met in a single transaction, before taxes and after discounts. Unless explicitly stated otherwise, redemption dollars may not be used for the purchase of the following: dairy; alcohol; tobacco; contact lenses; stamps; phone/prepaid/gift cards; money order/transfers; transportation passes; lottery tickets; charitable donations; prescriptions; pseudoephedrine or ephedrine products; pharmacy items or services; and clinic services. Points returned will be stored in the form of a Walgreens stored value card.

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**Walmart®**

\*In-store only. Minimum purchase amount to qualify for the offer is \$10.01.

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**CITGO®**

\*This offer may not be available at all CITGO locations depending on dispenser and Point of Sale capability.

**Dollar General®**

\*In store only. Minimum purchase amount to qualify for the offer is \$5.01. We do not allow alcohol, tobacco, or milk to count toward the minimum purchase amount. Once a points transaction is completed, points cannot be returned to the points account. If the customer returns an item, it will be processed in accordance with Dollar General's current in-store return policy.

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**Giant Eagle®**

\*In Store only. Minimum purchase of \$10.01 to qualify for the offer. No refunds are issued on points redeemed for purchases if the purchase is later returned. Points cannot be earned on and minimum purchase amount excludes purchases of alcohol and tobacco products, price-controlled milk products (PA only), federally funded prescriptions and any other items prohibited by law.

**Schnucks**

\*In-store only. Minimum purchase of \$10.01 to qualify for the offer. Points cannot be used on purchases of lottery, money orders, wire transfers, alcohol and third party gift cards.

**Murphy**

\*\$.50 off per gallon, up to 20 gallons

**Hy-Vee®**

In store only. Minimum purchase amount to qualify for the offer is \$10.01. Points cannot be used on the following restricted products: alcohol, tobacco, fuel, price-controlled milk products, kerosene, insurance or any other third-party payments for prescription drugs or other products or services, co-pays and deductibles for government-funded benefit programs (where prohibited), postage stamps, lottery tickets, money orders, money transfers, pre-paid debit card, gift-card purchases, amusement or entertainment tickets, fundraising activities (script program), donations, taxes, returned check service fee, and any other items prohibited by law.

**PayPal®**

\*Pay with Rewards will be available for eligible credit cards on eligible purchases or can be donated to support a charitable cause with PayPal Giving Fund. PayPal Exclusions: Merchants offering subscriptions, those allowing cardholders to save their card for future payments (Vaulting Flow), and Disney are excluded from rewards eligibility. All reward redemptions are subject to your issuer's reward program terms. To learn more about Pay with Rewards, see [terms and conditions](#).

**BP®, Amoco®**

\*\$.50 off per gallon, up to 20 gallons. Points may only be used for motor fuel transactions.

**AMPM®**

\*\$.50 off per gallon, up to 20 gallons. Points may only be used for motor fuel transactions. This offer may not be available at all locations depending on dispenser and Point of Sale capability.

**Sunoco®**

\*\$.50 off per gallon, up to 20 gallons. Points may only be used for motor fuel transactions. This offer may not be available at all locations depending on dispenser and Point of Sale capability.