

5X for 5 Days Promotional Offer

The Bilt Cards 5x5 Days Offer (“Promotional Offer”) is available only to cardholders who applied for a Bilt Blue, Obsidian, or Palladium credit cards issued by Column N.A. (each a “Bilt Card”) through a qualifying promotional link (“Eligible Cardholder”). Each Eligible Cardholder will receive a promotional email confirming eligibility for the Promotional Offer.

For net purchases (defined as eligible purchases minus any returns, refunds, credits, or chargebacks applied to your account) made using a Bilt Card by an Eligible Cardholder from February 7, 2026 (12:00 a.m. ET) through February 12, 2026 (11:59 p.m. PT), Eligible Cardholders will earn a total of 5 Bilt Points per \$1 spent, subject to the exclusions listed below. **You can earn a maximum of 50,000 Points through this spending multiplier, regardless of how much you spend.**

This Promotional Offer can be combined with any Welcome Bonus Points offered at the time of application and is dependent on the specific Bilt Card the Eligible Cardholder is approved for. After the promotional period, your standard rewards point earnings will apply. See the [Bilt Rewards Card Offer Terms](#) for Welcome Bonus details, spending requirements, and earning and benefits details. With the exception of any Welcome Bonus Points offered, this promotion cannot be combined with other promotions or offers unless otherwise stated. Bilt will determine the best promotion applicable for purchases posted to your Bilt Card account.

Exclusions: The following purchases and transactions are not eligible purchases for purposes of earning bonus points under this Promotional Offer: rent, mortgage, housing-related fees (e.g., HOA dues, utilities, amenity fees), tax payments, and third party payment accounts and online marketplaces with retailers who submit purchases using a mobile or wireless card reader or if you use a mobile or digital wallet, including financial intermediaries or services that process payments between you and merchants instead of directly using your card (including products that consolidate multiple payment methods into a single card or platform), digital platforms where multiple third-party sellers offer products or services, and payment processing systems that utilize portable card-reading devices that connect to mobile networks or wireless internet. Notwithstanding the foregoing, transactions made using Apple Pay are not excluded from the promotion. ATM charges, cash advances, traveler's checks, money orders, pre-paid gift cards, balance transfers, wire transfers, fees or interest posted to your card account, bets or wagers transmitted over the internet, and casino gaming do not earn points.

It may take up to seven (7) days for bonus points earned through this Promotional Offer to post to your Bilt Rewards Account. To qualify for this Promotional Offer, your Bilt Card 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. This Promotional

Offer is subject to the [Bilt Rewards Terms & Conditions](#) and the [Bilt Rewards Card Offer Terms](#).

Cardless Inc. is the servicer of the Bilt Cards. Cardless is a financial technology company, not a bank. Bilt Cards are issued by Column N.A., Member FDIC, pursuant to license from Mastercard International Incorporated.