

## **Bilt Card Gym Membership Offer Terms**

This promotional offer (“Promotion”) is open to eligible cardholders of Bilt Blue, Bilt Obsidian, or Bilt Palladium credit cards issued by Column N.A. (each a “Bilt Card”) who receive an email invitation from Bilt (the “Promotional Email”). To be eligible, you must be the Primary Cardholder of a Bilt Card account in good standing as defined by the terms of your Bilt Card cardholder agreement (“Cardholder Agreement”). You must also have a rewards account in good standing with Bilt Rewards (“Bilt”). Terms not otherwise defined in these Bilt Card Gym Membership Offer Terms have the meanings assigned to them in the [Bilt Rewards Card Offer Terms](#).

This Promotion is incorporated into and forms part of your [Bilt Rewards Terms & Conditions](#). These terms are (1) solely between Bilt and the cardholder, and not between Column N.A. and the cardholder, and (2) supplemental to but separate from the Cardholder Agreement.

This Promotion is available from February 26th, 2026 through December 31st, 2026 (“Promotional Period”). Your individual promotional window begins at 12:00 am ET on the date that the Promotional Email was recorded as delivered to the email address we have on file for your Bilt Rewards account (“Delivery Date”) and expires at 11:59 pm ET on the sixth (6th) calendar day following the Delivery Date (“Promotional Window”). The Delivery Date is determined by Bilt’s email delivery records and is not affected by the date on which you open, read or otherwise acknowledge receipt of the Promotional Email. You are responsible for ensuring that your email settings allow for the receipt of the Promotional Email. Neither Bilt nor Column N.A. is responsible for non-delivery caused by third-party email filtering services or mailbox provider settings.

You can earn bonus points when you make one (1) Qualifying Purchase (defined below) with your Bilt Card during the Promotional Period that all post to your Bilt Card account during the Promotional Window and meet the conditions set forth in these Bilt Card Gym Membership Offer Terms.

Qualifying Purchase: A “Qualifying Purchase” is a net Purchase (Purchases minus returns, credits, and other adjustments) that posts to your Bilt Card account during the Promotional Window at a merchant categorized with the Merchant Category Code (“MCC”) for Membership Clubs - Sports, Recreation, Athletic, Country Clubs, and Private Golf Courses (“Gym Merchants”). Please note that we do not determine the MCC code used by a merchant. A Purchase will not qualify if the merchant’s code is not within the eligible category, even if the merchant’s business appears to fit into a qualifying category. A purchase “posts” on the date it is processed and reflected in your Bilt Card account balance, which may differ from the date the Purchase was made. Making one (1) Qualifying Purchase during the Promotional Window will earn an additional 250 points (“Bonus Points”). Purchases at Gym Merchants to which you choose to apply a promotional financing offer, transactions to purchase gift cards, and transactions made towards interest or fees other than the membership fee for Gym Merchants, are not eligible and will not earn Bonus Points under this Promotion.

Exclusions: Purchases made at Gym Merchants other than those described above do not qualify for Bonus Points under this Promotion. Neither Bilt nor Column N.A. is responsible for merchant coding errors by payment networks or acquiring banks. Purchases made with payment methods other than your Bilt Card are not eligible and will not earn the Bonus Points under this Promotion.

The maximum Bonus Points you can earn with this Promotion is 250 Bonus Points, regardless of how much you spend. It may take up to seven (7) business days after the transaction clears for Bonus Points earned through this Promotion to post to your Bilt Rewards Account.

You may not receive the Bonus Points if Bilt Rewards receives inaccurate information or is otherwise unable to identify your purchase as a Qualifying Purchase under the Promotion. Should you receive Bonus Points on an ineligible purchase, Bilt may deduct those points at its discretion. This promotion is subject to the [Bilt Rewards Terms & Conditions](#) and the [Bilt 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.