

Bilt Card Travel Portal Hotel 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 Travel Portal Hotel 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 your first single Qualifying Purchase (defined below) with your Bilt Card during the Promotional Period that posts to your Bilt Card account during the Promotional Window and meets the conditions set forth in these Bilt Card Travel Portal Hotel 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 for hotel accommodations made through the Bilt Travel Portal (available in the Bilt app and here <https://www.bilt.com/rewards/travel>) for which you pay at the time of the booking (“Pre-Paid Hotel Bookings”). 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. You will earn an additional 250 points (“Bonus Points”) for your first single Qualifying Purchase of \$50.00 or more that posts to your Bilt Card account during the Promotional Window. Pre-Paid Hotel Bookings to which you choose to apply a promotional financing offer, transactions to purchase gift cards, and transactions made towards interest or fees of any kind are not eligible and will not earn Bonus Points under this Promotion.

Exclusions: Purchases for hotel accommodations not made through the Bilt Travel Portal do not qualify for Bonus Points under this Promotion. Purchases made in the Bilt Travel Portal for

services other than hotel accommodations, including but not limited to flight and BLADE purchases, do not qualify for Bonus Points under this Promotion. Purchases for hotel accommodations made through the Bilt Travel Portal for which you do not pay at the time of the booking do not qualify for Bonus Points under this Promotion. Purchases under \$50.00 do not qualify for Bonus Points under this Promotion. If any portion of a Purchase is made using credits, Bilt Points, or Bilt Cash, such portion of such Purchase will not earn Bonus Points under this Promotion. 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. Bonus Points earned through this Promotion will be applied at the time at which the charge posts to your Bilt Card account. It may take up to seven (7) business days after the transaction is posted 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, a cancelled purchase, or a purchase in which you do not complete your stay, Bilt may withhold or deduct those points at its discretion. This promotion is subject to the [Bilt Rewards Travel Portal Terms of Service](#), [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.