

# Bilt Card Referral Program Terms

**Last Updated: March 30, 2026**

These Bilt Card Referral Terms (“Referral Terms”) govern your participation in the Bilt Card Referral Program (“Referral Program”) offered by Bilt Technologies, Inc. (“Bilt”) that allows eligible participants to earn Bilt Points for referring new Bilt Cardholders. The specific terms of each referral offer, including point values, bonus structures, and eligibility requirements, will be determined and communicated at the time each offer is made available. The Bilt Blue, Obsidian, and Palladium credit cards (each a “Bilt Card” and collectively, the “Bilt Cards”) are issued by Column N.A., Member FDIC (“Column” or “Issuer”).

These Referral Terms are separate from, and in addition to (i) the Bilt Rewards Terms and Conditions, available at <https://www.biltrewards.com/terms> (the “Bilt Rewards Terms”) and (ii) the Bilt Card Cardholder Agreement between you and Column, as applicable (the “Cardholder Agreement”). In the event of any conflict between these Referral terms and the Bilt Rewards Terms, these Referral Terms control with respect to the Referral Program. In the event of a conflict between these Referral Terms and the Cardholder Agreement, the Cardholder Agreement controls with respect to the terms and conditions governing the Bilt Card account, including, without limitation, billing, payments, fees, interest, credit limits, and dispute resolution. The Bilt Rewards Program, including this Referral Program, is a loyalty program offered by Bilt. Column is not a party to these Referral Terms and is not responsible for the administration of the Referral Program or for any disputes related to referral rewards. Nothing in these Referral Terms modifies your rights and obligations under the Cardholder Agreement, as applicable.

The following terms apply to any referral Offer, as defined below, offered by Bilt:

## 1. Program Overview

From time to time, Bilt may make available one or more referral offers under the Referral Program (each, an “Offer”). Each Offer will specify the applicable reward amount, any earning or eligibility conditions (including any required post-approval spending threshold), the Offer period, any caps on rewards, and any other Offer-specific terms. The terms of each Offer will be presented to you in the Bilt Rewards mobile application or on the Bilt website (collectively, the “Bilt Platform”) at the time you generate your referral link (your “Referral Link”). Participation in any Offer is subject to these Referral Terms and the terms of that Offer. To the extent any Offer’s terms conflict with these Referral Terms, the Offer terms control solely with respect to that Offer.

## 2. Eligibility

To participate in the Referral Program as a referrer (a “Referrer”), you must

- Hold an active Bilt Rewards membership account that is in good standing and not suspended or terminated for any reason at the time you generate your Referral Link and at the time any Successful Referral (as defined in Section 3 below) occurs; and
- Satisfy any additional eligibility criteria specified in the applicable Offer, which may include caps on successful referrals permitted, minimum account tenure, Bilt Rewards membership tier, or other account characteristics.

### **3. Successful Referral**

A "Successful Referral" occurs when all of the following conditions are satisfied with respect to an individual who receives your Referral Link (a "Referee"):

- The Referee submits an application for a Bilt Card by clicking directly on the Referrer's unique Referral Link and completing the application within the same browser session on the same device, without closing or navigating away from the application flow;
- The Referee is approved for and opens a Bilt Card account; and
- The Referee's Bilt Card account remains open, in good standing, and not subject to fraud or collections action at the time the referral reward is issued.

Please note: if a Referee submits more than one application for a Bilt Card, or uses more than one Referral Link in connection with an application, referral reward credit will be given solely to the Referrer whose Referral Link was used at the time of the application that resulted in an account approval, as determined by Bilt's system records. In the event of any other disputed referral attribution (including disputes arising from technical errors or competing Referral Link submissions), Bilt's determination shall be final and binding, subject to any error resolution rights available to you under applicable law or the Bilt Rewards Terms.

Certain actions by the Referee may prevent Bilt's systems from detecting and recording the referral relationship, including but not limited to: (i) Referee's use of an ad blocker, tracking prevention tool; (ii) Referee browsing in a private or incognito window; (iii) Referee completing the application on a different device than the one on which the Referral Link was originally clicked; (iv) Referee clicking the Referral Link and then beginning the application in a separate browser session; (v) Referee clearing cookies or browser data between clicking the Referral Link and submitting the application; or (vi) Referee navigating away from the application flow and returning via a direct URL rather than through the original Referral Link. You are solely responsible for ensuring that the Referee does not engage in any such activity, and Bilt is not responsible for lost attribution resulting from any of these circumstances. No Referral Reward will be issued where attribution cannot be confirmed by Bilt's system records. Referees are encouraged to click their Referral Link and complete the application in a single, uninterrupted session on a standard browser without privacy-blocking tools enabled.

### **4. Rewards**

**Reward Structure.** The reward for each Successful Referral (a “Referral Reward”) will be specified in the applicable Offer and Bilt Platform. Referral Reward amounts may vary by Offer and may be personalized based on your Bilt Card type (i.e., Palladium, Obsidian, or Blue), account history, and other factors. Referral Rewards may include a base Bilt Points award, milestone bonuses for reaching specified referral thresholds within an Offer period, or other structures as described in each Offer.

**Caps.** Each Offer may specify a (i) per-Offer cap on the number of Successful Referrals for which you may earn Referral Rewards; (ii) an annual cap on total Referral Rewards earned across all Offers in a calendar year; and/or (iii) a rolling 30-day cap on the number of Successful Referrals that may be credited in any 30-day period. All applicable caps will be disclosed in the Offer terms presented to you in the Bilt Platform. There is a cap of 50 total Successful Referrals for which you may earn Referral Rewards across all Offers during the entire lifetime of your Bilt Rewards account.

**Crediting.** Referral Rewards will be deposited to your Bilt Rewards account within thirty (30) days after all conditions of a Successful Referral have been satisfied, including any required Qualifying Purchase period. If Referral Rewards have not been credited within thirty (30) days of the date all applicable conditions are satisfied, you may contact customer support through Bilt chat or email to report the discrepancy. You can track your referral activity and pending Referral Rewards through the Bilt Platform. For privacy reasons, Bilt will not disclose the identity of any Referee or the details of any Referee’s application or account status.

**Bilt Points.** Referral Rewards credited to your Bilt Rewards account are subject to the Bilt Rewards Terms, including all applicable redemption and forfeiture provisions. Bilt Points granted as part of any Referral Reward will not count towards your Bilt Rewards tier qualification (Silver, Gold, Platinum) for the calendar year.

## 5. Offer Duration

Bilt may launch, modify, or discontinue any Offer at any time, in its sole discretion, by updating the terms displayed on the Bilt Platforms. We may also modify the Referral Reward amounts available to individual Referrers based on account characteristics and other factors, which may result in different Referrers receiving different Offer terms at the same time.

Any modification or discontinuation of an Offer will apply prospectively. A modification will not reduce the Referral Reward applicable to a Successful Referral where the Referee has already submitted an application using your Referral Link prior to the effective date of the modification, provided all other conditions for a Successful Referral are satisfied. Bilt retains the right to discontinue the Program entirely, in which case no Referral Rewards will be earned for referrals made after the date of discontinuation, regardless of whether any application remains pending.

## 6. Referral Link Use and Restrictions

You must disclose to each Referee, prior to sharing your Referral Link (i) that you may receive a Referral Reward if the Referee is approved for a Bilt Card, and (ii) the criteria for Successful Referral (as defined in Section 3 above). You may not make any false or misleading statements to encourage someone to use your Referral Link, including misrepresenting your connection to Bilt or your experience with any Bilt Card.

Referral Links must be used only for personal and non-commercial purposes. You agree that you will not:

- Duplicate, sell, transfer, or assign a Referral Link to any other person or entity in any manner;
- Make your Referral Link available to the general public through mass distribution channels, including coupon aggregator websites, deal forums, social media sites, news publications, blogs, newsletters, or platforms primarily used for distributions of promotional codes, provided that sharing your Referral Link through your personal social media accounts for the purpose of referring individuals you know is permitted, subject to these Referral Terms;
- Distribute your Referral Link through spamming, bulk messaging, unsolicited emailing, robocalling, or automated dialing;
- Use automated systems, bots, scripts, or other programmatic means to distribute your Referral Link or generate referral activity;
- Use, display, or manipulate any Bilt or Column trademark, trade name, service mark, logo, or other intellectual property in any way except to identify yourself as a user/Referrer in a manner that does not imply sponsorship or endorsement by Bilt or Column;
- Create or register any businesses, URLs, domain names, software application names or titles, or social media handles or profiles that include the word "Bilt," "Column," or any confusingly similar term;
- Use Bilt or Column trademarks as your social media profile picture, cover image, or wallpaper, or reproduce any of Bilt or Column copyright-protected work without express written permission
- Purchase paid search keywords or otherwise advertise your Referral Link; or
- Use your Referral Link in any manner that violates applicable law, including the CAN-SPAM Act, TCPA, applicable state consumer protection statutes, or the rights of any third party, or that involves misleading claims about Bilt or Column, offensive or abusive content, or fake websites, social media profiles, or applications.

To the extent you share your Referral Link through any third-party website or platform, such as a social media website, you do so at your own risk and are solely responsible for complying with that platform's terms of use. You should also be aware that by engaging in such activity on a third-party site you will be, at your own risk, subjecting yourself to those third-party sites' privacy, security, and consumer practices and policies which Bilt Rewards does not endorse or control. Bilt does not endorse or control any third-party platform.

## 7. Disqualification and Clawback

Bilt may, in its reasonable discretion, suspend your participation in the Referral Program or disqualify you from earning Referral Rewards if Bilt determines that you have violated these Referral Terms, any applicable Offer terms, the Bilt Rewards Terms, or your Cardholder Agreement, or if Bilt has a reasonable basis to believe that you have or are engaged in fraud, misuse, or abuse of the Referral Program or any other Bilt product or service.

Except where Bilt determines that immediate action is necessary to prevent ongoing or imminent fraud or abuse, Bilt will endeavor to provide you with notice (which may be delivered by email to the address associated with your Bilt Rewards account) of any clawback of previously issued Referral Rewards and an opportunity to provide a response. Bilt's determination following review of your response shall be final, subject to any dispute resolution rights available to you under applicable law or the Bilt Rewards Terms.

## 8. Tax Liability

The value of any Referral Rewards received through the Referral Program may constitute taxable income. Bilt may be required to report such amounts to the Internal Revenue Service and to issue you a Form 1099-MISC (Miscellaneous Income) for the calendar year in which the referral Rewards are issued to you. You are solely responsible for any federal, state, or local tax liability arising from your participation in the Referral Program. Please consult your own tax advisor regarding the tax treatment of any amount received under the Referral Program.

## 9. Miscellaneous

**Modification of These Referral Terms.** Bilt may modify these Referral Terms at any time by posting an updated version to the Bilt Platforms. Your continued participation in the Referral Program after the effective date of any modification constitutes your acceptance of the modified Referral Terms. We will provide you with advance notice of material changes insofar as required by applicable law. The current version of these Referral Terms is available at <https://www.bilt.com/terms/card-referral>.

**Governing Law; Dispute Resolution.** The governing law and dispute resolution provisions of the Bilt Rewards Terms, including without limitation the arbitration provision and class action waiver contained therein, are incorporated herein by reference and apply to these Referral Terms and your participation in the Referral Program as if fully set forth herein.

**No Waiver; Severability.** Bilt's failure to enforce any provision of these Referral Terms will not constitute a waiver of Bilt's right to enforce that provision in the future. If any provision of these Referral Terms is held to be invalid, illegal, or unenforceable, the remaining provisions will continue in full force and effect.

**Entire Agreement.** These Referral Terms, together with the applicable Offer terms, and the Bilt Rewards Terms constitute the entire agreement between you and Bilt with respect to the Referral Program. No oral representations or prior agreements regarding the Referral Program shall have any legal effect.