December 2026 Rent Day® Terms

(1) Double Points on Bilt Mastercard®

The Bilt Card Double Points Offer Terms ("Double Points Offer") is open to eligible cardholders of Bilt Blue, Bilt Obsidian, or Bilt Palladium credit cards issued by Column N.A. (each a “Bilt Card”). To be eligible, you must be a Primary Cardholder or Authorized User 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 Double Points Offer Terms have the meanings assigned to them in the Bilt Rewards Card Offer Terms.

This Double Points Offer 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 Bilt Cardholder Agreement.

This Double Points Offer is valid on the 1st day of the month, from 12:00 am ET through 11:59 pm PT (“Promotional Period”), effective March 1, 2026 through January 1, 2027. For a purchase to qualify for this offer, the transaction must be made and the merchant must submit charges to your credit card as having been made within the Promotional Period. Bilt does not have the ability to control how a merchant submits charges.

For purposes of this Double Points Offer, "net" purchases means purchases minus returns or credits.

Bilt Blue cardholders will earn:

- 2 rewards points (1 base point plus 1 bonus point) for every $1 spent on net purchases outside of Bilt Housing Payments.

Bilt Obsidian cardholders will earn:

- 6 rewards points (3 base points plus 3 bonus points) for every $1 spent on either net dining purchases or net grocery purchases, depending on the 3X category you select.
- 4 rewards points (2 base points plus 2 bonus points) for every $1 spent on net travel purchases.
- 2 rewards points (1 base point plus 1 bonus point) for every $1 spent on net purchases outside of Bilt Housing Payments, travel, and the 3X category you select.

Purchases not processed using the applicable Mastercard merchant category codes described above will not qualify for bonus points. Bilt does not have the ability to control how a retailer chooses to classify their business and therefore reserves the right to determine which purchases qualify for bonus points.

Bilt Palladium cardholders will earn:

- 4 rewards points (2 base points plus 2 bonus points) for every $1 spent on net purchases outside of Bilt Housing Payments.

All earnings are subject to the Bilt Rewards Terms and Conditions and Bilt Rewards Card Offer Terms.

The maximum amount of bonus points you can earn under this promotion is 1,000 per month per Bilt Rewards Account, regardless of how much you purchase ("Offer Limit"). The Bilt Rewards Account to which bonus points are credited from an Authorized User's spending is determined by the points allocation setting established by the Primary Cardholder. For example, if the Primary Cardholder has designated that an Authorized User's points be allocated to the Primary Cardholder's Bilt Rewards Account, any bonus points earned on the Authorized User's purchases will be credited to the Primary Cardholder's Bilt Rewards Account and will count toward their Offer Limit.

It may take up to seven (7) days for bonus points earned through this offer to post to your Bilt Rewards Account. Should you receive points on an ineligible purchase, Bilt may deduct those points at its discretion. This promotion cannot be combined with other promotions, including Points Accelerator, or offers unless otherwise stated. Bilt will determine and apply the applicable promotion under which you will earn the most points.

Exclusions: The following purchases and transactions are not eligible purchases for purposes of earning bonus points under this Double Points Offer: Bilt Housing Payments, 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.

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.

(2) Bilt Card Rent Day Statement Credit Offer

This promotional offer ("Promotion") is open to eligible cardholders of the Bilt Blue, Bilt Obsidian, or Bilt Palladium credit cards issued by Column N.A who receive an email invitation from Bilt (the "Promotional Email"). To be eligible, you must be a 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 Rent Day Statement Credit Offer 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 9:00 am ET on November 20th, 2026 through 11:59pm PT on December 1st, 2026 ("Promotional Window"). 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 a bonus "Statement Credit" (defined in the Bilt Rewards Card Offer Terms) when you make Qualifying Redemption (defined below) during the Promotional Window and meet the conditions set forth in these Bilt Card Rent Day Statement Credit Offer Terms.

Qualifying Redemption: A "Qualifying Redemption" is a redemption of Bilt Points for a Statement Credit to your Bilt Card account, initiated through the Bilt app or at biltrewards.com during your Promotional Window. For each Qualifying Redemption, you will receive a bonus Statement Credit at the rate indicated in your account in the Bilt app and on the Bilt website.

Statement Credits are applied to your principal balance and will not be applied to your minimum payment due. You are still required to make any minimum payment due on your Bilt Card regardless of any Statement Credits that you may redeem. If you wish to redeem your Bilt Points as a Statement Credit toward your principal balance, a minimum of 1,000 Bilt Points must be redeemed at a time, and the maximum Statement Credit you may redeem at any given time shall be equal to the lesser of the principal balance on your Bilt Blue Card, Bilt Obsidian Card, or Bilt Palladium Card or the point equivalent of $100,000.

It may take up to seven (7) business days for your Bilt Points balance to be updated in your account and the Statement Credit to be reflected.

Eligible cardholders can take advantage of this offer multiple times during the Promotional Window. Each redemption of Bilt Points toward a Statement Credit is final and is considered its own entity subject to the bonus rates indicated in the Bilt app and website. This promotion is subject to the Bilt Rewards Terms & Conditions and the Bilt Card Offer Terms.

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(3) Bilt Card Rent Day Holiday Shopping Offer

This promotional offer ("Promotion") is open to eligible cardholders of the Bilt Blue, Bilt Obsidian, or Bilt Palladium credit cards issued by Column N.A who receive an email invitation from Bilt (the "Promotional Email"). To be eligible, you must be a 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 Rent Day Holiday Shopping Offer 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 9:00 am ET on November 20th, 2026 through 11:59pm ET on November 30th, 2026 ("Promotional Window"). 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 additional Bilt Points when you make Qualifying Purchases (defined below) with your Bilt Card during the Promotional Window that post to your Bilt Card account during the Promotional Window and meet the conditions set forth in these Bilt Card Rent Day Holiday Shopping Offer.

Qualifying Purchase: A "Qualifying Purchase" is a net purchase (purchases minus returns, credits, and other adjustments) on Everyday Spend, as defined in the Bilt Rewards Card Offer Terms, that posts to your Bilt Card account during the Promotional Window. When Qualifying Purchases total $500 or more (the "Spend Requirement"), you will earn 1,000 Bilt Points. The maximum amount of points you can earn under this Promotion is 1,000, regardless of how much you purchase. Qualifying Purchases made by Authorized Users on the same Bilt Card account will count toward the Spend Requirement. Bilt Housing Payments or purchases at a merchant 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, including an annual fee, will not count toward the Spend Requirement and are not eligible for this Promotion.

Qualifying Purchases "post" and are deemed to occur on the date the transaction is processed by the merchant and submitted to Bilt, which may differ from the date you authorized the transaction. For example, if you make a purchase online, the transaction may not be processed until the goods ship, which could be days or weeks after you placed the order. Similarly, merchants may batch process transactions or experience delays in submitting transactions to Bilt. In some cases, purchases you make during the Promotional Window may not post to your account until after the Promotional Window due to merchant processing delays. Bilt is not responsible for merchant processing times, and purchases that post after the Promotional Window will not count toward the Spend Requirement or be eligible for this Promotion, regardless of when you made the purchase.

It may take up to thirty (30) business days after the Spend Requirement has been reached for Bilt Points earned through this Promotion to post to your Bilt Rewards account.

You may not receive the Bilt 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 Bilt 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.

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(4) Bilt x JetBlue TrueBlue Mosaic Status Challenge Offer Terms and Conditions

Eligibility and How It Works

1. Mosaic Status Challenge Offer ("Offer") is available to current JetBlue TrueBlue ("TrueBlue") members and Bilt Members in good standing.
2. Applicants can link their TrueBlue account in the Bilt app or website. New TrueBlue members can enroll at https://www.jetblue.com/trueblue/signup.
3. To be eligible for a status match, the applicant's first and last names on their Bilt account and JetBlue TrueBlue accounts must exactly match.
4. From 12:00am ET on 12/01/2026 through 11:59pm ET on 12/01/2026("Offer Period"), Bilt Members can request matched Mosaic status as follows:
   a. Bilt Blue members can request Mosaic 1 status in the Rewards tab of the Bilt app or website with a transfer of 10,000 Bilt Points to TrueBlue points.
   b. Bilt Silver members can request Mosaic 1 status in the Rewards tab of the Bilt app or website. No point transfer is required.
   c. Bilt Gold members can request Mosaic 1 status in the Rewards tab of the Bilt app or website. No point transfer is required.
   d. Bilt Platinum members can request Mosaic 2 status in the Rewards tab of the Bilt app or website. No point transfer is required.
5. Matched Mosaic status is valid for three (3) months from the date matched status is issued to the participant's TrueBlue account ("Challenge Period")and is subject to the status challenge described below.
6. Matched Mosaic status will be awarded to an applicant's TrueBlue account within up to five (5) business days of their request.
7. Any flights taken after requesting status during the Offer Period but before status has been issued to a TrueBlue account will not be eligible for Mosaic benefits.
8. Once application is approved, JetBlue reserves the right to revoke participant's status match and any associated benefits upon a determination, at JetBlue's sole discretion, of abuse, fraud, wrongdoing or misuse.
9. Bilt Members must apply for this Offer through the Bilt landing page and cannot apply directly through JetBlue's Match to Mosaic page.

10. JetBlue may deny any Offer applicant, in its sole discretion.

How to Extend Your Matched Mosaic Status

11. Mosaic status received through this offer is valid for three (3) months, and can be extended through 1/31/2028 by earning and receiving the following number of tiles within the three (3) month Challenge Period ("Period"):
    a. For Blue, Silver, and Gold Bilt status members:
    - 10 tiles to keep Mosaic 1
    - 25 tiles to earn Mosaic 2
    - 40 tiles to earn Mosaic 3

    b. For Platinum Bilt status members:
    - 10 tiles to earn Mosaic 1
    - 25 tiles to keep Mosaic 2
    - 40 tiles to earn Mosaic 3

12. Participants matched into any level of Mosaic status may qualify for any of the levels above by earning and receiving the required number of tiles within the Challenge Period.
13. If the challenge is completed within the Challenge Period, the participant will maintain Mosaic status through 1/31/2028, which will be reflected in the participant's TrueBlue account up to four (4) weeks after the end of the Challenge Period. Matched status and associated perks, including any TrueBlue points issued, will expire after three (3) months if the challenge is not successfully completed.
14. Tiles may be earned for this Offer in only four ways: (1) Travel Spend tiles (including travel on JetBlue, United Airlines, JetBlue Vacations and TrueBlue Travel accrued to a participant's TrueBlue account), (2) Card Spend tiles, and (3) purchased or earned bonus tiles (not including gifted tiles), and (4) the annual 25 Tile Bonus awarded to eligible JetBlue Premier World Elite Mastercard cardmembers. Tiles earned through any other method within the TrueBlue program are not eligible toward this challenge. This includes tiles gifted from another TrueBlue member (such as the Gift a 20-Tile Bonus) and tiles selected by the participant via the 20-tile bonus.
15. All tiles related to flight activity must be earned and deposited to a TrueBlue account within three (3) months of the date the status match is granted to count toward the required threshold. Tiles are earned on travel spend after a customer flies, and only for the traveler, not the purchaser of the travel.
16. Card Spend tiles must post to your TrueBlue account within three (3) months of the date the status match is granted to count toward the required threshold.
17. Purchased bonus tiles count toward the required threshold only if purchased and posted within three (3) months of the date the status match is granted.
18. Redemption bookings made with TrueBlue points do not earn tiles.

19. Upon completing the challenge, Mosaic status may temporarily expire before the extended status is reflected in the participant's account, which may take up to four (4) weeks. During any such processing gap, Mosaic benefits may be unavailable.

Mosaic Perks You Pick®

20. Participants who are matched will not be eligible to select from the Mosaic Perks You Pick® menu. Participants will automatically be granted a Mosaic perk selected by JetBlue. All Mosaic Perks You Pick® will be valid until the status end date of three (3) months after the initial status match. If the status challenge is successfully completed, the pre-selected perk end date will be extended for the length of Mosaic status. Perks will be awarded automatically as follows:
    a. Mosaic 1 status matches will not receive a Perk You Pick.
    b. Mosaic 2 status matches will receive both Mint Suite Priority and Pet Fee Waiver.
21. Terms apply to the use of all Mosaic Perks You Pick®.
22. Existing Mosaic members who participate in this Offer and have not yet selected a perk from the Perks You Pick® menu, or who match to a Mosaic level above their current Mosaic level, will have their perk automatically selected as indicated above. If a selection has already been made from the Perks You Pick® menu, it will not be overridden, and existing Perks You Pick® will remain unchanged with no new perk added. Participation in this Offer will not reduce a participant's previously earned Mosaic status level, shorten its existing validity period, or revoke previously awarded benefits solely as a result of participation.

General Terms

23. All requests for TrueBlue status are final, and all point transfers to TrueBlue are final, except as otherwise required by applicable law or expressly provided in these Offer terms.
24. Tiles posted to a member's account after the Challenge Period ends will not count toward the Offer, even if travel and/or card spend is completed during the Offer period.
25. JetBlue reserves the right to change or alter Mosaic benefits at any time and in its sole discretion. TrueBlue and Mosaic benefits will be changing on 2/1/27. Learn more here: https://www.jetblue.com/trueblue/on-the-horizon-2027.
26. While tile counts for all TrueBlue members will reset on 12/31/26, tiles earned in 2026 will still count towards the total tiles needed to complete the Offer.
27. Bilt Members can only request Mosaic status one (1) time within the Offer Period.
28. The Bilt Member and TrueBlue member must be one and the same person. Members cannot request status for anybody other than themselves and must make the request from their own Bilt account for their own TrueBlue account. The first and last names on both Bilt and TrueBlue accounts must exactly match.
29. Participants who status match through this Offer will not be eligible for another status match with JetBlue, if offered, for 24 months.
30. This Offer is only valid for legal residents of the United States and 18 years of age.

31. To be eligible, applicants must successfully complete and submit the request in its entirety. JetBlue reserves the right to decline any request for reasons including, but not limited to, suspicion of abuse, fraud, wrongdoing or misuse, or if the applicant is not in good standing with JetBlue. JetBlue may request additional documentation to verify eligibility before accepting a request.
32. Once a request is approved, JetBlue reserves the right to revoke the participant's status match and any associated benefits upon a determination, at JetBlue's sole discretion, of abuse, fraud, wrongdoing or misuse.
33. Mosaic status benefits are determined solely by JetBlue in accordance with the TrueBlue Mosaic benefits details.
34. Except where superseded by the terms of this Offer, the TrueBlue Terms and Conditions apply, including to the earning and accrual of tile. This Offer is also subject to the Bilt Rewards Terms and Conditions. In the event of a conflict concerning this Offer's Mosaic status challenge, these Offer terms will control, to the extent permitted by applicable law.
35. JetBlue may modify, suspend, or terminate this limited-time Offer at any time, subject to applicable law. Except where necessary to address fraud, abuse, legal requirements, or program integrity, changes will not materially adversely affect the status already awarded to eligible participants under the Offer.

(5) <u>September Letters Book Offer Terms and Conditions</u>

This September Letters Book Offer (the "Offer") is available to eligible Bilt members while supplies last during the promotional period beginning on November 20, 2026 at 9:00:00 a.m. ET (the "Launch Date") and ending when inventory is sold out, unless extended or terminated earlier in Bilt's sole discretion (the "Offer Period").

(1) Book Purchase Terms

During the Offer Period, September Letters: Finding Strength and Connection in Sharing Our Stories will be available for purchase in the Bilt Home Collection (the "Book"). A limited quantity of one hundred (100) Books is available while supplies last. Each Bilt member may purchase up to four (4) Books while supplies last. The price of the Book is listed in the Bilt app or website at the time of purchase. Books may be purchased using an eligible card linked to the member's Bilt account (must be a Visa®, Mastercard®, or American Express® card), Bilt Cash (up to $20 per month), or Bilt Points. Books may not be purchased using a combination of cash and Bilt Points. No Bilt Points will be earned on purchases of Books under this Offer, regardless of the linked card used to purchase a Book. Signed copies of the Book are reserved for winners of the Rent Free™ Game and are not available for purchase.

Books are estimated to ship within two (2) to three (3) weeks of purchase. Bilt is not responsible for any delays, cancellations, or issues related to fulfillment or delivery of the Book. Estimated shipping timelines

and any updates regarding fulfillment will be communicated directly by Bilt customer service. For questions regarding fulfillment, please contact customer service at support+collection@biltrewards.com.

(2) General Terms

All purchases are subject to the Bilt Rewards Terms & Conditions and the Bilt Home Collection Terms & Conditions (https://www.biltrewards.com/terms/bilt-home-collection). Bilt reserves the right to revise, suspend, or terminate this Offer at any time without notice. All sales are final. No refunds or exchanges will be permitted except as required by applicable law. Void where prohibited.

(6) Bilt Neighborhood Cafe Giveaway Offer Terms and Conditions

The Bilt Neighborhood Cafe Giveaway will occur on December 1, 2026 from 11:00am ET to 6:00pm ET ("Offer Window"). On December 1st, the first 1,000 Bilt Members to visit the Bilt Neighborhood Cafe Food Truck at 837 Washington Street, New York, NY will be eligible to receive one (1) complimentary item, as specified in the Bilt app or website during the Offer Window (the "Giveaway"). Giveaway is available exclusively to Bilt Members. Bilt Members can receive the Giveaway a maximum of one (1) time. After 1,000 total Giveaways have been distributed, the Giveaway will be considered complete.

Bilt is not responsible for notifying the Bilt Neighborhood Cafe Food Truck of any food allergies or other dietary restrictions or preferences. If you have any food allergies or other dietary restrictions or preferences, you are responsible for inquiring about ingredients before consuming the complimentary food item.

This Giveaway cannot be modified or extended for any reason. Bilt shall bear no responsibility if the Giveaway is rescheduled or canceled for any reason, including but not limited to force majeure. Giveaway cannot be substituted, assigned, transferred, or redeemed for cash. Bilt will not replace any lost or stolen components of the Giveaway. Giveaway cannot be used in conjunction with any other promotion or offer. This Giveaway has no cash value. Void where prohibited. Giveaway subject to change without notice. While supplies last.

(7) September Letters Rent Day™ Letter Offer Terms and Conditions

The September Letters Rent Day™ Letter Offer (the "**Offer**") lets Bilt Members write a letter in the Bilt app in partnership with September Letters, a community where people write and share letters about mental wellness. Letters may include, without limitation, personal reflections and notes of encouragement, gratitude, or honesty about what you're going through. The Offer runs from 9:00 AM ET on November 20, 2026 through 3:00 AM ET on December 2, 2026. Members must be 18 or older. Participation is free, and there is no reward for writing a letter.

You can keep your letter private or submit it for publication. Private letters will not be published. If you submit your letter for publication, Bilt may, in its discretion, publish it in the Bilt app, on Bilt's website,

and on Bilt's social media channels. Submitting a letter does not guarantee that it will be published. You can choose to post anonymously or with your first name.

If you submit your letter for publication, you confirm that you wrote it and that it does not infringe anyone else's intellectual property rights. You give Bilt, September Letters, and their affiliates permission to review, edit, publish, display, and share your letter and the name you choose to include, in any media, worldwide, for as long as they choose, and without payment. Bilt may edit your letter as reasonably necessary to protect the privacy of others, and may take down a published letter at any time. September Letters may use letters you submit as described in its Terms and Conditions and Privacy Policy.

This Offer is subject to the Bilt Rewards Terms and Conditions and subject to the Bilt Privacy Policy. This Offer is not a substitute for professional care, and Bilt and September Letters do not provide medical advice. If you need support, please visit the September Letters resources page, or call or text 988 in the U.S. You agree to indemnify Bilt, September Letters, and their respective affiliates, officers, directors, and employees against claims arising from your breach of these terms or the content of your letter. Bilt may modify, suspend, or end the Offer at any time.

(8) Neighborhood Experience Offer Terms and Conditions

Reservations for the December 2026 Neighborhood Experience Offer will be available on November 21, 2026 at 11:50am ET for Platinum and Gold Bilt account holders and at 12:00pm ET for Silver and Blue Bilt account holders. Reservations for select Neighborhood Entertainment Experiences, as indicated in the Bilt app and website, will be available on November 20, 2026 at 9:00am ET. Each reservation can be completed using Bilt Points, Bilt Cash, or using any eligible card linked to the member's Bilt account (must be a Visa®, Mastercard® or American Express® card). Members may apply up to fifty dollars ($50) in Bilt Cash toward each dining experience reservation, up to fifty dollars ($50) in Bilt Cash per month toward Neighborhood Comedy Experience reservations, and up to fifty dollars ($50) in Bilt Cash toward each Neighborhood Entertainment Experience reservation. Reservations cannot be made using a combination of cash and Bilt Points. Reservations made via card are eligible for earning Bilt Points, though reservations will not be categorized under dining merchant category codes and Bilt Points will not be awarded as such. Bilt members can make reservations for a total of one (1), two (2), three (3) or four (4) people per experience, unless otherwise specified in the Bilt app or website. Select reservations to Neighborhood Experiences may be distributed on a complimentary basis to attendees at the sole discretion of Bilt.

For a reservation made with Bilt Points, Bilt Points will be deducted automatically from your account upon completion of your reservation. For a reservation made with a card, your card will be charged automatically. You will receive confirmation of your reservation by email. A Neighborhood Experience reservation is not considered confirmed until the order is complete and confirmation via email is sent.

Neighborhood Experience seats are limited and are only available on a first-come, first-served basis while supplies last. Any attempted or completed transfer, sale or barter of a Neighborhood Experience seat after reservation will be void and the reservation will be forfeited without any refund of Bilt Points or

dollars to the member. For the avoidance of doubt, your Bilt Membership Status will not reflect all account activity immediately. The date each transaction posts to your account is determined in part based upon the date provided by the applicable merchant and may take 96 hours or more to be reflected in your account.

This Neighborhood Experience Offer for December 2026 pertains to reservations in the quantities, on the dates and at the prices in both dollars and points listed in the Bilt app and website, for a total of at least 2,600 seats.

No substitutions or rain checks will be permitted. Bilt reserves the right to adjust quantities (including after a reservation has been processed) and to revise, suspend or terminate this Neighborhood Experience Offer at any time without notice. Bilt may at any time amend, modify or supplement any terms and conditions applicable to this Neighborhood Experience Offer, and your continued participation will constitute your acceptance of any such amendment, modification or supplementation. All events made available through this Neighborhood Experience Offer are being provided as is without warranties of any kind, unless expressly stated in the item description. Each reservation is for a set date and cannot be modified or extended for any reason. Bilt shall bear no responsibility if the event is rescheduled or canceled by the restaurant or venue for any reason, including but not limited to force majeure. If the event is canceled, Bilt will refund any Bilt Points, Bilt Cash, or dollars you used to complete your reservation.

Neighborhood Experiences for December 2026 are final sale and are not eligible for refund or exchange. A minimum of 1,274 dining seats are available across 40 restaurants in 9 cities (Arlington, Boston, Chicago, Fort Lauderdale, Jersey City, Los Angeles, Miami, New York City, and Washington, DC). Reservations for dining experiences taking place on December 1, 2026 will close at 5:00pm ET on November 30, 2026. Reservations for select special dining experiences may close at 11:00am ET on the day of the experience, as indicated in the Bilt app and website. Reselling reservations is prohibited and can lead to the suspension of your account, preventing you from redeeming future experiences and potentially other rewards.

Select Neighborhood Experiences will feature comedians ("Comedy Experiences"), as indicated in the Bilt app and website. Comedy Experiences include both Comedy Bespoke events and Comedy Club events. A minimum of 1,347 Comedy Experience seats are available (585 Comedy Club seats and 762 Comedy Bespoke seats) across 20 venues in 14 cities. Bilt members can make multiple Comedy Experience reservations in addition to dining experience reservations. Featured comics at Comedy Experiences will not be revealed ahead of time. Reservations for Comedy Experiences will close at 11:00am ET on the day of the show, as indicated in the Bilt app and website.

Select Neighborhood Experiences will feature entertainment events ("Entertainment Experiences"), as indicated in the Bilt app and website. Bilt members can make Entertainment Experience reservations in addition to dining and Comedy Experience reservations. Reservations for Entertainment Experiences will close at 11:00am ET on the day of the experience, as indicated in the Bilt app and website.

You must be at least 21 years of age to reserve a seat and attend a dining, comedy or entertainment Neighborhood Experience reservation. You must be of legal drinking age to consume alcohol. Please drink responsibly. Bilt is not responsible for notifying a restaurant or venue of any food allergies or any other dietary restrictions or preferences. If you have any food allergies or other dietary restrictions or preferences, you must notify the restaurant or venue prior to 12:00pm ET on the day before the experience.

By attending the Neighborhood Experience, you grant to Bilt the unrestricted right and permission to photograph you and to use your names, photographs, images, voice, likenesses and any comments arising out of the event, in whole or in part, and to use, edit, present, transmit, and display the same, without restriction as to changes or transformations, in connection with its business, in all forms and media now known or hereafter developed, without payment of royalties. You agree to release and hold Bilt and its subsidiaries, affiliates, officers, directors, agents and employees harmless from and against any claim or cause of action arising out of participating in this Neighborhood Experience Offer, including, but not limited to personal injury, property damage or other loss.

Any questions regarding this promotion should be directed to Bilt.

(9) Barry's Rent Day Classes

The "Barry's Rent Day Classes" Limited Time Offer (the "Offer") gives Bilt Rewards™ members the chance to book a free spot in a Rent Day™ themed class at select Barry's locations on the first of each month occurring on or after March 1, 2025 ("Barry's Rent Day Class"). Reservations for Barry's Rent Day Classes on December 1, 2026 will be available on November 21, 2026 starting at 11:50 am ET for Platinum and Gold Bilt Rewards members and at 12:00 pm ET for all Bilt Rewards members. To redeem the Offer, members must book a free Barry's Rent Day Class spot in the Bilt app or website. Free spots will be available on a first-come, first-served basis. Bilt will distribute free Barry's Rent Day Class spots at select Barry's studios at locations and quantities indicated in the Bilt app and Bilt website. This Offer is redeemable in-studio only, limit one free spot per person. All classes received through the Offer must be used exclusively in a Barry's Rent Day Class and any unused Offer classes will expire after the first day of each month. Barry's classes are governed by Barry's Terms of Service. Free reservation of a Barry's Rent Day Class includes a complimentary shake from the Fuel Bar at the Barry's studio. All Barry's Rent Day Class reservations are final. At the time of booking a free reservation, members will be required to provide a card that will not be charged upon reservation. This card will only be charged in the case of you failing to show up for your Barry's Rent Day Class reservation. Failing to show up may result in you being charged $30 to cover the cost of the class, as well as you being ineligible to book a free spot in future Barry's Rent Day Classes. In the case that no card is provided upon reservation and the member does not attend the Barry's Rent Day Class reservation, a card on file may be charged $30. Offer not valid in combination with other offers, coupons, savings certificates, warehouse sales, special offers, discounts or promotions. Offer cannot be applied to previous purchases or to the purchase of gift cards. This Offer may not be purchased, sold, traded or transferred. This Offer has no cash value. Void where prohibited. Offer subject to change without notice. While supplies last. Barry's reserves the right to modify or cancel

the Offer at its sole discretion, whether due to system errors, unforeseen circumstances, or otherwise. Valid for the intended recipient only. Spots are limited and not guaranteed.

(10)SoulCycle® Rent Day Rides

The "SoulCycle Rent Day Rides" Limited Time Offer (the "Offer") gives Bilt Rewards™ members the chance to book a free bike in a Rent Day™ ride themed class on the first of each month occurring on or after October 1, 2023 ("Rent Day Ride"). Reservations for SoulCycle Rent Day Rides on December 1, 2026 will be available on November 21, 2026 starting at 11:50 am ET for Platinum and Gold Bilt Rewards members and at 12:00 pm ET for all Bilt Rewards members. To redeem the Offer, Rider must book a free Rent Day Ride bike in the Bilt app. Free bikes will be available on a first-come, first-served basis. Bilt will distribute a select number of free Rent Day Rides at each SoulCycle studio nationwide at quantities indicated in the Bilt app and Bilt website. This Offer is redeemable in-studio only, limit one free bike per person. All classes received through the Offer must be used exclusively in a Rent Day Ride and any unused Offer classes will expire after the first day of each month. SoulCycle classes are governed by SoulCycle's Terms and Conditions. Free reservation of a Rent Day Ride includes free shoe rental and water at any SoulCycle location. Reservations for Rent Day Rides taking place on or after March 1, 2025 are final. At the time of booking a free bike, Riders will be required to provide a card that will not be charged upon reservation. This card will only be charged in the case of you failing to show up for your Rent Day Ride. Failing to show up may result in you being charged $30 to cover the cost of the class, as well as you being ineligible to book a free spot in future Rent Day Rides. In the case that no card is provided upon reservation and the member does not attend the Rent Day Ride, a card on file may be charged $30. Offer not valid in combination with other offers, coupons, savings certificates, warehouse sales, special offers, discounts or promotions. Offer cannot be applied to previous purchases or to the purchase of gift cards. This Offer may not be purchased, sold, traded or transferred. This Offer has no cash value. Void where prohibited. Offer subject to change without notice. While supplies last. SoulCycle reserves the right to modify or cancel the Offer at its sole discretion, whether due to system errors, unforeseen circumstances, or otherwise. Valid for the intended recipient only. Bikes are limited and not guaranteed.

(11)Rent Day Ride Sweepstakes Official Rules

NO PURCHASE OR PAYMENT OF ANY KIND IS NECESSARY TO ENTER OR WIN. A PURCHASE OR PAYMENT WILL NOT INCREASE YOUR CHANCES OF WINNING. Void where prohibited by law and outside the fifty (50) United States and the District of Columbia. Subject to all federal, state, and local laws, regulations and ordinances. The Rent Day™ Ride Sweepstakes (the “Sweepstakes”) begins on **November 21, 2026 at 11:50 a.m. Eastern Time (“ET”)** and ends on **November 30, 2026 at 7:00 p.m. ET** (the “Sweepstakes Period”). Sponsor’s computer is the official timekeeping device for this Sweepstakes.

BY PARTICIPATING IN THIS SWEEPSTAKES, YOU AGREE TO THESE OFFICIAL RULES, WHICH ARE A CONTRACT, SO READ THEM CAREFULLY BEFORE PARTICIPATING. WITHOUT LIMITATION, THIS CONTRACT PROVIDES FOR INDEMNIFICATION OF THE SPONSOR AND OTHER SWEEPSTAKES ENTITIES

BY YOU, A CLASS ACTION AND JURY TRIAL WAIVER, A REQUIREMENT THAT MOST DISPUTES BE SETTLED BY MANDATORY BINDING ARBITRATION, AND A LIMITATION OF YOUR RIGHTS AND REMEDIES.

1. SPONSOR: The Sponsor for this Sweepstakes is Bilt Technologies, Inc. ("Company" or "Sponsor"), 837 Washington Street, New York, NY 10014.

2. ELIGIBILITY: The Sweepstakes is open only to legal U.S. residents in the fifty (50) United States and the District of Columbia who are 18 years of age or older (19 years of age in Alabama and Nebraska, 21 years of age in Mississippi) at the time of entry (each, an "Entrant" or a "Participant"), excluding residents in the state of Rhode Island (RI). Additionally, to be eligible to enter and/or win a prize, any Entrant via Entry Option a. (described below), must attend the SoulCycle Rent Day™ Ride class (the "Class"). Employees, officers, directors and agents of Company, any other company involved in the presentation, administration or fulfillment of the Sweepstakes, and/or their respective subsidiaries, affiliated companies and divisions (collectively, the "Sweepstakes Entities"), and each of their immediate family members (defined as any spouse, partner, parent, legal guardian, sibling, child, legal ward, grandparent, or grandchild, regardless of where they reside) and/or those living in the same household are not eligible to enter or win. Any individual who has won any sweepstakes offered by the Sponsor in the previous twelve (12) months is not eligible to win. Sponsor reserves the right to verify the eligibility of winners. Participation constitutes Participant's full and unconditional agreement to these official rules ("Official Rules") and to Sponsor's decisions, which are final and binding in all matters related to the Sweepstakes.

3. HOW TO ENTER: Participants may enter using either of the following two (2) methods of entry for this Sweepstakes (each an "Entry Option"):

a. TO ENTER BY ATTENDING A SOULCYCLE RENT DAY™ RIDE CLASS ON DECEMBER 1ST: During the Sweepstakes Period, eligible Entrants may go to www.soul-cycle.com or, while logged into your Bilt Rewards account, go to the Bilt app ("Bilt App") on a mobile device or at www.biltrewards.com, and book a SoulCycle Rent Day™ Ride class to take place on December 1, 2026 at any one of its 50 participating locations (subject to availability). Participating locations and available SoulCycle Rent Day™ Ride class times will be specially marked on the Bilt app, the SoulCycle App, and through both websites. You will then need to attend the SoulCycle Rent Day™ Ride class you booked, and you will need to review and agree to the Sweepstakes terms and conditions at the time of the class to complete your entry and maintain eligibility.

Availability of SoulCycle Rent Day™ Ride classes is limited, and they may sell out.

b. TO ENTER WITHOUT ATTENDING A SOULCYCLE RENT DAY™ RIDE CLASS: To enter the Sweepstakes without booking and attending a SoulCycle Rent Day™ Ride class, mail your valid home address, name, phone number and email address along with the location of the SoulCycle studio nearest you to 837 Washington Street, New York, NY 10014, or fax the same information to (347) 943-8154.

Upon completing either Entry Option a. or Entry Option b., you will be entered with one (1) entry into the Sweepstakes. Upon submission of entry in this Sweepstakes, you also agree that Sponsor may contact you via social media, including on Instagram, by sending you a direct message, tagging you,

posting to your social media page or naming you on Sponsor's social media page. If you do not have an Instagram account, and would like to make one, you may create an account for free at www.instagram.com. Normal Internet access, phone, and usage charges imposed by your online or phone service may apply. If you are entering via a mobile device and using your wireless carrier's network, standard data charges from your wireless carrier may apply.

LIMIT ONE (1) ENTRY PER PERSON REGARDLESS OF ENTRY OPTION. ADDITIONAL ENTRIES IN EXCESS OF THE LIMIT MAY BE DISQUALIFIED. If you book multiple bikes in a Rent Day™ Ride class you will still receive a maximum of one (1) entry, and if you book more than five (5) bikes in a Rent Day™ Ride class you will be disqualified from participating in this Sweepstakes. Automated and/or third-party entries are prohibited and will be disqualified. Multiple Participants are not permitted to share the same email address or social media account. Any attempt by any Participant to obtain more than the permitted number of entries by using multiple and/or different identities, forms, registrations, addresses or any other method will void all of that Participant's entries, and that Participant may be disqualified at Sponsor's discretion. Normal Internet, phone and usage charges imposed by your online or phone service may apply. Incomplete, illegible, corrupted or untimely entries are void and will be disqualified. Sponsor and its agencies are not responsible for lost, late, incomplete, damaged, stolen, misdirected or illegible entries; lost, interrupted or unavailable network, server or other connections; or miscommunications, computer or software malfunctions, telephone transmission problems, technical failures, garbled transmissions, damage to a user's computer equipment (software or hardware) or other errors or malfunctions of any kind, whether human, mechanical, electronic or otherwise. Proof of sending or submission will not be deemed to be proof of receipt by Sponsor. In the event of a dispute as to the identity of a Participant, the authorized account holder of the email address used to enter will be deemed to be the Entrant or Participant. The "authorized account holder" is the natural person assigned an email address by an Internet access provider, online service provider, Internet service provider or other organization (which may include an employer) responsible for assigning email addresses for the domain associated with the submitted address. Potential winner may be required to show proof of being the authorized account holder. Entries specifying an invalid, non-working or inactive email address will be disqualified and ineligible to win.

4. SELECTION OF WINNER: On or about November 30, 2026, Sponsor will select the name of potential winners of prizes in a random drawing from among all eligible entries received. The odds of winning are based on the number of eligible entries received. If a potential prize winner is unable to take receipt of the prize, including if the potential prize winner is not a signed party to an active residential rental agreement or other similar documentation of monthly residential real estate obligations, or has not met all eligibility requirements, the potential prize winner shall forfeit the prize and a new potential prize winner will be selected from all remaining eligible entries. The potential winners will be notified on or about December 1, 2026, either in person at the SoulCycle Rent Day™ Ride class they attend or by email via the email address provided at the time of entry and, in addition, winners with an active Instagram account may receive a DM on Instagram.

For prizes with a value of more than $600, except where legally prohibited, each potential prize winner must sign and return, within seven (7) days of being notified, a Declaration of Eligibility, Liability &

Publicity Release ("Declaration") to claim their prize. If a potential winner cannot be contacted via email, telephone, and/or registered mail after the first attempt to contact them, if they fail to sign and return the Declaration or any other documentation that Sponsor may require within the required time period (if applicable), if they are unable or unavailable to claim prize within any time period specified by Sponsor, or in the event that a potential winner is disqualified for any reason, Sponsor will award the applicable prize to an alternate winner selected by a random drawing from among all remaining eligible entries. If Sponsor is unable to determine and verify a potential winner after repeated attempts or if it does not receive enough entries to correspond to the number of prize(s) available to be awarded, Sponsor reserves the right to not award any or all of the prize(s).

Verification of Potential Winner: ANY POTENTIAL WINNERS ARE SUBJECT TO VERIFICATION BY SPONSOR, WHOSE DECISIONS ARE FINAL AND BINDING IN ALL MATTERS RELATED TO THE SWEEPSTAKES. AN ENTRANT AND/OR PARTICIPANT IS NOT A WINNER OF ANY PRIZE UNLESS AND UNTIL ENTRANT'S/PARTICIPANT'S ELIGIBILITY HAS BEEN VERIFIED AND THE ENTRANT AND/OR PARTICIPANT HAS BEEN NOTIFIED THAT VERIFICATION IS COMPLETE.

5. PRIZE: There will be one (1) prize awarded. The prize winner, upon confirmation of eligibility, will receive one (1) payment up to and not exceeding $2,500 to match the prize winner's residential rental payment or other residential real estate expenses for one month. Approximate Retail Value ("ARV") of the prize: up to $2,500.

PRIZE RESTRICTIONS: In order to take receipt of a prize, the prize winner must provide proof that they are a signatory party to an active residential rental or landlord/tenant or lessor/lessee agreement that provides that the signatory party is responsible for paying rent in exchange for his/her/their residence as of the time of prize notification, or other similar documentation of monthly residential real estate obligations. "Rent" shall mean the regular payment made to a landlord for the use of property or land. Within 5 days of receipt and confirmation of the existence of such qualifying rental agreement, Sponsor shall issue a payment to winner in the form of check or wire payment. Any difference in amount between prize winner's rent amount and the maximum prize amount of $2,500 shall not be awarded. Any rental costs or obligations beyond the $2,500 shall continue to be the sole responsibility of winner.

Any and all applicable federal, state and local taxes and all fees and expenses related to acceptance and use of prize not specifically stated herein are the responsibility solely of winner. Prize cannot be substituted, assigned, transferred or redeemed for cash; however, Sponsor reserves the right to make equivalent prize substitutions at their discretion. Sponsor will not replace any lost or stolen prizes. Prize cannot be used in conjunction with any other promotion or offer. Only the number of prizes stated in these Official Rules is available to be won in the Sweepstakes. If, by reason of a print or other error, more prizes are claimed than the number set forth in these Official Rules, prize winner(s) will be selected in accordance with the winner selection method described above from among all eligible claimants making purportedly valid claims to award the advertised number of prizes available. Sponsor is not responsible for any delay or cancellation of the prize delivery due to unforeseen circumstances or those outside of their control. If the fulfilling merchant cancels the order for reasons out of Sponsor's control, the prize will not be delivered and no additional compensation will be provided.

6. GENERAL CONDITIONS: Sweepstakes participation constitutes Participant's full and unconditional agreement to these Official Rules and to Sponsor's decisions, which are final and binding in all matters related to the Sweepstakes. In the event there is a discrepancy or inconsistency between disclosures or other statements (in any and/or all media) contained in any Sweepstakes materials and the terms and conditions of the Official Rules, the Official Rules shall prevail, govern and control. Proof of sending or submission of entry will not be deemed proof of receipt by Sponsor. Sponsor's failure to enforce any term of these Official Rules shall not constitute a waiver of that provision.

WARNING: ANY ATTEMPT BY A PARTICIPANT OR ANY OTHER INDIVIDUAL TO DELIBERATELY DAMAGE ANY WEBSITE ASSOCIATED WITH THIS SWEEPSTAKES OR TO UNDERMINE THE LEGITIMATE OPERATION OF THE SWEEPSTAKES MAY BE A VIOLATION OF CRIMINAL AND CIVIL LAW, AND, SHOULD SUCH AN ATTEMPT BE MADE, SPONSOR RESERVES THE RIGHT TO PROSECUTE AND SEEK DAMAGES FROM ANY SUCH PERSON TO THE FULLEST EXTENT PERMITTED BY LAW. Sponsor reserves the right to disqualify any individual it finds to be attempting to tamper with or to undermine the entry process, any website associated with the Sweepstakes, and/or the legitimate operation of the Sweepstakes; to violate the Official Rules; or to act in an unsportsmanlike or disruptive manner or with the intent to annoy, abuse, threaten or harass any other person. Sponsor's failure to enforce any term of these Official Rules shall not constitute a waiver of that provision.

Sponsor and its agents are not responsible for (1) any incorrect or inaccurate information, whether caused by Participants, printing errors or by any of the equipment or programming associated with or utilized in the Sweepstakes; (2) technical failures of any kind, including, but not limited to, malfunctions, interruptions or disconnections in phone lines or network hardware or software; (3) unauthorized human intervention in any part of the entry process or the Sweepstakes; (4) technical or human error that may occur in the administration of the Sweepstakes or the processing of entries; or (5) any injury or damage to persons or property that may be caused, directly or indirectly, in whole or in part, from Participant's participation in the Sweepstakes or receipt or use or misuse of any prize. Sponsor reserves the right to cancel, suspend and/or modify the Sweepstakes, or any part of it, if any fraud, technical failures or any factor beyond Sponsor's reasonable control impairs the integrity or proper functioning of the Sweepstakes, as determined by Sponsor. If, for any reason, the Sweepstakes cannot be run as planned, Sponsor may disqualify any suspect entries and (a) suspend the Sweepstakes and modify the Sweepstakes to address the impairment, then resume the Sweepstakes in a manner that best conforms to the spirit of these Official Rules; and/or (b) terminate the Sweepstakes and award the prize at random from among the eligible, non-suspect entries received up to the time of the impairment.

7. LIMITATION OF LIABILITY AND RELEASES: BY PARTICIPATING IN THIS SWEEPSTAKES, PARTICIPANT AGREES THAT SWEEPSTAKES ENTITIES, INSTAGRAM, AND THEIR RESPECTIVE PARENT COMPANIES, AFFILIATES, SUBSIDIARIES, REPRESENTATIVES, CONSULTANTS, CONTRACTORS, LEGAL COUNSEL, ADVERTISING, PUBLIC RELATIONS, PROMOTIONAL, FULFILLMENT AND MARKETING, WEBSITE PROVIDERS, WEB MASTERS, AND THEIR RESPECTIVE OFFICERS, DIRECTORS, EMPLOYEES, REPRESENTATIVES AND AGENTS (THE "RELEASED PARTIES") WILL HAVE NO LIABILITY WHATSOEVER FOR, AND SHALL BE HELD HARMLESS BY PARTICIPANTS AGAINST, ANY LIABILITY FOR ANY INJURIES, LOSSES OR DAMAGES OF ANY KIND TO PERSONS, INCLUDING PERSONAL INJURY OR DEATH, OR

PROPERTY RESULTING IN WHOLE OR IN PART, DIRECTLY OR INDIRECTLY, FROM ACCEPTANCE, POSSESSION, MISUSE OR USE OF THE PRIZE, ENTRY OR PARTICIPATION IN THIS SWEEPSTAKES OR IN ANY SWEEPSTAKES-RELATED ACTIVITY, OR ANY CLAIMS BASED ON PUBLICITY RIGHTS, DEFAMATION OR INVASION OF PRIVACY, OR MERCHANDISE DELIVERY. THE RELEASED PARTIES ARE NOT RESPONSIBLE IF THIS SWEEPSTAKES CANNOT BE ADMINISTERED OR CONDUCTED OR ANY PRIZE CANNOT BE AWARDED DUE TO CANCELLATIONS, DELAYS, OR INTERRUPTIONS RESULTING OR ARISING FROM ACTS OF GOD, WAR, OR TERRORISM, CIVIL UNREST, STRIKES, SUPPLY SHORTAGES, NATURAL DISASTERS, WEATHER, PANDEMICS, EPIDEMICS, COMPLIANCE WITH ANY LAW OR ORDER OF A GOVERNMENTAL AUTHORITY, OR ANY OTHER SIMILAR ACT, EVENT OR OCCURRENCE BEYOND THE REASONABLE CONTROL OF THE SPONSOR. BY PARTICIPATING IN THIS SWEEPSTAKES, PARTICIPANT AGREES THAT THE RELEASED PARTIES WILL NOT BE RESPONSIBLE OR LIABLE FOR ANY INJURIES, DAMAGES OR LOSSES OF ANY KIND, INCLUDING DIRECT, INDIRECT, INCIDENTAL, CONSEQUENTIAL OR PUNITIVE DAMAGES TO PERSONS, INCLUDING DEATH, OR TO PROPERTY ARISING OUT OF ACCESS TO AND USE OF ANY WEBSITE ASSOCIATED WITH THIS SWEEPSTAKES OR THE DOWNLOADING FROM AND/OR PRINTING MATERIAL DOWNLOADED FROM SUCH SITE.

8. PUBLICITY AND INTELLECTUAL PROPERTY RELEASE: EXCEPT WHERE PROHIBITED BY LAW, PARTICIPATION IN THE SWEEPSTAKES CONSTITUTES WINNER'S AND/OR PARTICIPANT'S PERMISSION AND GRANT TO SPONSOR (WHICH GRANT WILL BE CONFIRMED IN WRITING ON REQUEST OF SPONSOR) AND ITS DESIGNEES THE RIGHT AND PERMISSION TO PRINT, PUBLISH, BROADCAST AND USE, WORLDWIDE IN ANY MEDIA NOW KNOWN OR HEREAFTER DEVELOPED, INCLUDING, BUT NOT LIMITED TO, THE WORLD WIDE WEB, AT ANY TIME OR TIMES, THE WINNER'S ENTRY, NAME, PORTRAIT, PICTURE, VOICE, LIKENESS, OPINIONS AND BIOGRAPHICAL INFORMATION (INCLUDING, BUT NOT LIMITED TO, HOMETOWN AND STATE), PRIZE INFORMATION, QUOTES ATTRIBUTABLE TO WINNER, AND ANY OTHER ELEMENTS OF WINNER'S AND/OR PARTICIPANT'S PERSONA FOR ADVERTISING, TRADE AND PROMOTIONAL PURPOSES (INCLUDING THE ANNOUNCEMENT OF HIS OR HER NAME ON TELEVISION OR RADIO BROADCAST) WITHOUT ADDITIONAL CONSIDERATION, COMPENSATION, PERMISSION OR NOTIFICATION, INCLUDING IN A LIST TO BE USED BY SPONSOR AND ITS DESIGNEES AND ITS PARTNERS TO RE-TARGET WINNERS AND/OR ENTRANTS VIA EMAIL OR ANY SPONSOR APP, UNLESS PROHIBITED BY LAW. WITHOUT LIMITING THE FOREGOING, EVERYTHING REGARDING THIS SWEEPSTAKES, INCLUDING EACH WEBSITE ASSOCIATED WITH THIS SWEEPSTAKES AND ALL PRIZES, IS PROVIDED "AS IS" WITHOUT WARRANTY OF ANY KIND, EITHER EXPRESS OR IMPLIED, INCLUDING, BUT NOT LIMITED TO, THE IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, OR NON-INFRINGEMENT. SOME JURISDICTIONS MAY NOT ALLOW THE LIMITATIONS OR EXCLUSIONS OF LIABILITY FOR INCIDENTAL OR CONSEQUENTIAL DAMAGES OR EXCLUSION OF IMPLIED WARRANTIES, SO SOME OF THE ABOVE LIMITATIONS OR EXCLUSIONS MAY NOT APPLY. CHECK LOCAL LAWS FOR ANY RESTRICTIONS OR LIMITATIONS REGARDING THESE LIMITATIONS OR EXCLUSIONS.

9. DISPUTES.

Arbitration

In the event the parties hereto are not able to resolve any dispute between them arising out of or concerning this Sweepstakes and/or these Official Rules, or any provisions hereof, whether arising in

contract, tort, or otherwise at law or in equity for damages or any other relief, then such dispute shall be resolved exclusively through final and binding arbitration pursuant to the Federal Arbitration Act, conducted by a single neutral arbitrator and administered under the Commercial Arbitration Rules of the American Arbitration Association. The exclusive site of such arbitration shall be in New York, New York. The arbitrator's award shall be final, and judgment may be entered upon it in any court having jurisdiction. The prevailing party shall be entitled to recover its costs and reasonable attorney's fees. The entire dispute, including the scope and enforceability of this arbitration provision, shall be determined by the arbitrator. This arbitration provision shall survive the termination of this Sweepstakes for any reason. Notwithstanding the foregoing, Sponsor may bring a claim for injunctive relief against a Participant's violation of these Official Rules for this Sweepstakes in any court of competent jurisdiction.

Class Action Waiver

BY PARTICIPATING IN THIS SWEEPSTAKES AND AGREEING TO THESE OFFICIAL RULES, YOU HEREBY WILLINGLY, EXPRESSLY, AND KNOWINGLY WAIVE ALL RIGHT TO BRING OR PARTICIPATE IN ANY CLASS-ACTION LAWSUIT, CLASS-WIDE ARBITRATION, OR PRIVATE ATTORNEY-GENERAL ACTION BROUGHT UNDER OR IN CONNECTION WITH THIS SWEEPSTAKES AND THESE OFFICIAL RULES. YOU MAY NOT BRING ANY CLAIM, SUIT, OR OTHER PROCEEDING TO ENFORCE THIS SWEEPSTAKES OR THESE OFFICIAL RULES AS THE MEMBER OF ANY CLASS OR AS PART OF ANY SIMILAR COLLECTIVE OR CONSOLIDATED ACTION.

Governing Law

This Sweepstakes and these Official Rules are governed by the laws of the State of New York, without reference to its principles of conflict of laws. Subject to the foregoing arbitration requirements, any claim, suit, or other proceeding brought between you and Sponsor under these Official Rules shall be adjudicated exclusively in the state and federal courts sitting in New York, New York, and you hereby expressly submit to such jurisdiction for the final resolution thereof.

10. SEVERABILITY: If any term or provision of these Official Rules is found under the law to be invalid or unenforceable, then such specific term or provision shall be of no force and effect and shall be severed, and the remainder of these Official Rules shall continue in full force and effect.

11. PRIVACY: Information collected from Participants is subject to the Sponsor's Privacy Policy, which can be found at http://www.biltrewards.com/privacy.

12. OFFICIAL RULES AND WINNERS LIST: For a copy of the Official Rules, visit https://www.biltrewards.com/terms/rent-day-ride-dec26 or send a self-addressed, stamped envelope to: Bilt Technologies, Inc., 837 Washington Street, New York, NY 10014. Official Rules will remain available online for at least thirty (30) days after end of promotion. Vermont residents may exclude return postage on requests for Official Rules. For a copy of Winner names, send a self-addressed, stamped envelope to: Bilt Technologies, Inc., 837 Washington Street, New York, NY 10014 before June 1, 2027.

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(12)Rent Free™ Game Show – Win a Month of Rent Official Rules

NO PURCHASE OR PAYMENT NECESSARY TO ENTER OR WIN. Open to legal residents of 50 U.S./D.C., age 18+ (19+ in AL/NE, 21+ in MS). Void outside the 50 U.S./D.C. and where prohibited. Contest starts on November 20, 2026 at 12:00 p.m. ET and ends on December 1, 2026 at 3:00 p.m. ET. To enter, go to the Bilt app or website and play the Rent Free Game. Rent Payment Prizes (up to 19): rent for a month, up to $2,500; each Rent Payment Prize winner also receives a signed September Letters Book. Other Prizes (600): 100 winners of 1,000 Bilt rewards points and 500 winners of 100 Bilt rewards points. Total ARV of all prizes: up to $48,705.00. Limit one (1) entry per person. For full rules, go to https://biltrewards.com/terms/rent-free-dec26. Sponsor: Bilt Technologies, Inc., 837 Washington Street, New York, NY 10014.

Bilt Rent Free™ Game Show – Win a Month of Rent Official Rules

NO PURCHASE OR PAYMENT OF ANY KIND IS NECESSARY TO ENTER OR WIN. A PURCHASE OR PAYMENT WILL NOT INCREASE YOUR CHANCES OF WINNING. Contest begins at 12:00 p.m. Eastern Time ("ET") on November 20, 2026 and ends at 3:00 p.m. ET on December 1, 2026 (the "Contest Period"). Void outside the fifty (50) United States and the District of Columbia, and where prohibited by law. Sponsor's computer is the official timekeeping device for this Contest.

1. **SPONSOR:** This Contest is sponsored by Bilt Technologies, Inc. located at 837 Washington Street, New York, NY 10014 ("Sponsor").
2. **ELIGIBILITY:** The Bilt Rent Free Contest (the "Contest") is open only to legal U.S. residents residing in the fifty (50) United States and the District of Columbia who are at least eighteen (18) years of age or the age of majority in their respective states/jurisdictions of permanent residence at time of entry and must have a valid ITIN or SSN at time prizes are awarded. Employees, officers, and directors of Sponsor or its parents, subsidiaries, affiliates, representatives, consultants, contractors, legal counsel, advertising, public relations, promotional, fulfillment, and marketing agencies along with anyone else who has advance direct knowledge of the answers to the Rent Free Game (collectively, the "Contest Entities") and members of their immediate families (spouses, parents, siblings and children, regardless of where they live) and those living in the same household are not eligible to enter or win. Any individual who has won a Rent Payment Prize (defined below) in any contest previously offered by the Sponsor within the past twelve (12) months, or anyone who shares a household with that individual, is not eligible to win a Rent Payment Prize in this Contest. Sponsor reserves the right to verify the eligibility of winners. Participation constitutes entrant's full and unconditional agreement to these Official Rules and to Sponsor's decisions, which are final and binding in all matters related to the Contest.
3. **TO ENTER:** During the Contest Period, eligible persons can enter the Contest by playing the Rent Free Game by going to the Bilt app or website and completing and submitting the answers to three questions (collectively, the "Submission"). Limit one (1) Submission per person. Entries must be submitted by the participant. Any attempt by any entrant to obtain more than the permitted number

of entries by using multiple and/or different identities, forms, registrations, addresses or any other method will void all of that entrant's entries and that entrant may be disqualified at Sponsor's discretion.

4. **WINNER SELECTION:** After the Contest Period has ended, winners will be determined based on players' rankings within the game. For the avoidance of doubt, points awarded in this game are solely utilized to calculate players' rankings within the game. These points are not Bilt rewards points and will not be awarded as such. On December 1, 2026, starting at 4:00 p.m. ET, winners will be able to view Rent Free content on the Bilt app or website to determine whether they have won a prize. Furthermore, winners of a Rent Payment Prize may be announced on Instagram on or about December 3, 2026, regardless of whether they have an active Instagram account. Winners with an active Instagram account may be tagged in the announcement. Each winner must claim their prize on the Bilt app or website at https://bilt.com/l/december-26-rent-free on or before December 31, 2026 or else the winner shall be deemed to have forfeited their prize. If a winner of a Rent Payment Prize is not a signed party to an active residential rental agreement or other similar documentation of monthly residential real estate obligations, the winner shall forfeit their prize. For prizes with a value of more than $600, except where legally prohibited, each winner must sign and return (or have his or her parent/legal guardian sign and return if winner is a minor in his or her respective jurisdiction of residence), within one (1) month of being notified, a Declaration of Eligibility, Liability & Publicity Release ("Declaration") in order to claim their prize. Sponsor is unable to determine and verify a winner after repeated attempts or if it does not receive a sufficient number of entries to correspond to the number of prize(s) available to be awarded, Sponsor reserves the right to not award any or all of the prizes if a winner cannot be contacted via email and/or telephone after the first attempt to contact them, or if they fail to sign and return the Declaration of Eligibility, Liability & Publicity Release or any other documentation that Sponsor may require within the required time period, or if winner is unable or unavailable to claim prize within any time period specified by Sponsor, or in the event that a winner is disqualified for any reason. ALL WINNERS ARE SUBJECT TO VERIFICATION BY SPONSOR, WHOSE DECISIONS ARE FINAL AND BINDING IN ALL MATTERS RELATED TO THE CONTEST. SPONSOR RESERVES THE RIGHT TO REQUEST AND REVIEW EVIDENCE OF RESIDENTIAL RENT OBLIGATIONS OR RESIDENTIAL REAL ESTATE OBLIGATIONS PRIOR TO AWARDING A RENT PAYMENT PRIZE AND MAY DENY THE AWARDING OF SUCH PRIZE IF MATERIALS PROVIDED BY CONTESTANT ARE MANUFACTURED OR ALTERED BY CONTESTANT. SPONSOR MAY CONTACT CONTESTANT'S LANDLORD OR PROPERTY MANAGER TO VERIFY RESIDENCE, RESIDENTIAL RENT OBLIGATIONS OR AUTHENTICITY OF ANY LEASE OR OTHER EXPENSE-RELATED DOCUMENTATION PROVIDED TO SPONSOR BY CONTESTANT. AN ENTRANT IS NOT A WINNER OF ANY PRIZE UNLESS AND UNTIL ENTRANT'S ELIGIBILITY HAS BEEN VERIFIED AND ENTRANT HAS BEEN NOTIFIED THAT VERIFICATION IS COMPLETE.

5. **PRIZE; PRIZE RESTRICTIONS:** There will be up to six hundred nineteen (619) prizes awarded, as follows: The top ten (10) highest ranking players will each receive one (1) payment, up to and not exceeding $2,500, to match the prize winner’s residential rental payment or other residential real estate expenses for one month (“Rent Payment Prize”). In addition, for each question answered correctly by the Rent Free guest featured in the game, one (1) additional player will receive a Rent

Payment Prize, determined in order of highest ranking immediately following the top ten (10) players, such that up to nine (9) additional players (i.e., players ranked 11 through 19) may receive a Rent Payment Prize. Each winner of a Rent Payment Prize will also receive one (1) signed copy of September Letters: Finding Strength and Connection in Sharing Our Stories (the "September Letters Book"). Approximate Retail Value ("ARV") of each Rent Payment Prize: $2,500. Approximate ARV of each signed September Letters Book: $20.00. The next one hundred (100) highest ranking players will each receive one thousand (1,000) Bilt Points. Approximate ARV of each such prize: $5.50. The next five hundred (500) highest ranking players will each receive one hundred (100) Bilt Points. Approximate ARV of each such prize: $.55. Total ARV of all prizes to be awarded: up to $48,705.00. Limit one (1) prize per person, per household. Any and all applicable federal, state, and local taxes and all fees and expenses related to acceptance and use of prize not specifically stated herein are the responsibility solely of winner. Prize cannot be substituted, assigned, transferred, or redeemed for cash; however, Sponsor reserves the right to make equivalent prize substitutions at its sole discretion. Sponsor will not replace any lost or stolen prizes or components of a prize. Prize cannot be used in conjunction with any other promotion or offer. Only the number of prizes stated in these Official Rules is available to be won in the Contest. In order to take receipt of a Rent Payment Prize, the prize winner must claim their prize via the Bilt platform and provide proof that they are a signatory party to an active residential rental or landlord/tenant or lessor/lessee agreement that provides that the signatory party is responsible for paying rent in exchange for his/her/their residence as of the time of prize notification, or other similar documentation of monthly residential real estate obligations. "Rent" shall mean the regular payment made to a landlord for the use of property or land. Within 5 days of receipt and confirmation of the existence of such qualifying rental agreement, Sponsor shall issue a payment to winner in the form of check or wire payment. Any difference in amount between prize winner's rent amount and the maximum prize amount of $2,500 shall not be awarded. Any rental costs or obligations beyond the $2,500 shall continue to be the sole responsibility of winner. Sponsor may, in its sole discretion, select an alternate potential winner if a prize winner fails to claim their prize, fails to complete required documentation, is found ineligible, or is disqualified for any reason, or Sponsor may elect not to award the applicable prize.

6. **GENERAL CONDITIONS:** This Contest is governed by the laws of the United States. Void where prohibited by law and outside the United States. WARNING: ANY ATTEMPT BY AN ENTRANT OR ANY OTHER INDIVIDUAL TO DELIBERATELY DAMAGE ANY WEBSITE ASSOCIATED WITH THIS CONTEST OR UNDERMINE THE LEGITIMATE OPERATION OF THE CONTEST MAY BE A VIOLATION OF CRIMINAL AND CIVIL LAW, AND, SHOULD SUCH AN ATTEMPT BE MADE, SPONSOR RESERVES THE RIGHT TO PROSECUTE AND SEEK DAMAGES FROM ANY SUCH PERSON TO THE FULLEST EXTENT PERMITTED BY LAW. Sponsor's failure to enforce any term of these Official Rules shall not constitute a waiver of that provision. Neither Sponsor nor anyone acting on its behalf will enter into any communications with any entrant regarding this Contest, except as expressly set forth in these Official Rules. Sponsor reserves the right at its sole discretion to disqualify any individual it finds to be attempting to tamper with or undermine the entry process, the website, and/or the legitimate operation of the Contest; to violate the Official Rules; or to act in an unsportsmanlike or disruptive manner or with the intent to annoy, abuse, threaten, or harass any other person. Sponsor and its agents are not responsible for

(1) any incorrect or inaccurate information, whether caused by entrants, printing errors or by any of the equipment or programming associated with or utilized in the Contest; (2) technical failures of any kind, including, but not limited to malfunctions, interruptions, or disconnections in phone lines or network hardware or software; (3) unauthorized human intervention in any part of the entry process or the Contest; (4) technical or human error which may occur in the administration of the Contest or the processing of entries; or (5) any injury or damage to persons or property which may be caused, directly or indirectly, in whole or in part, from entrant's participation in the Contest or receipt or use or misuse of any prize.

7. **PRIVACY:** Any information you provide will be used solely in connection with this Contest and will not be shared with any other parties, except as necessary for the administration of this Contest. For more information about Sponsor's privacy practices, please visit Sponsor's privacy policy.

8. **LIMITATIONS OF LIABILITY AND RELEASES; PUBLICITY:** BY PARTICIPATING IN THIS CONTEST, PARTICIPANT AGREES THAT CONTEST ENTITIES AND THEIR RESPECTIVE PARENT COMPANIES, AFFILIATES, SUBSIDIARIES, REPRESENTATIVES, CONSULTANTS, CONTRACTORS, LEGAL COUNSEL, ADVERTISING, PUBLIC RELATIONS, PROMOTIONAL, FULFILLMENT AND MARKETING, WEBSITE PROVIDERS, WEB MASTERS, AND THEIR RESPECTIVE OFFICERS, DIRECTORS, EMPLOYEES, REPRESENTATIVES, AND AGENTS (THE "RELEASED PARTIES") WILL HAVE NO LIABILITY WHATSOEVER FOR, AND SHALL BE HELD HARMLESS BY PARTICIPANTS AGAINST, ANY LIABILITY FOR ANY INJURIES, LOSSES OR DAMAGES OF ANY KIND TO PERSONS, INCLUDING PERSONAL INJURY OR DEATH, OR PROPERTY LOSS RESULTING IN WHOLE OR IN PART, DIRECTLY OR INDIRECTLY, FROM ACCEPTANCE, POSSESSION, MISUSE, OR USE OF THE PRIZE, ENTRY, OR PARTICIPATION IN THIS CONTEST OR IN ANY CONTEST-RELATED ACTIVITY, OR ANY CLAIMS BASED ON PUBLICITY RIGHTS, DEFAMATION OR INVASION OF PRIVACY, OR MERCHANDISE DELIVERY. THE RELEASED PARTIES ARE NOT RESPONSIBLE IF THIS CONTEST CANNOT BE ADMINISTERED OR CONDUCTED OR ANY PRIZE CANNOT BE AWARDED DUE TO CANCELLATIONS, DELAYS, OR INTERRUPTIONS RESULTING OR ARISING FROM ACTS OF GOD, WAR, OR TERRORISM, CIVIL UNREST, STRIKES, SUPPLY SHORTAGES, NATURAL DISASTERS, WEATHER, EPIDEMICS, COMPLIANCE WITH ANY LAW OR ORDER OF A GOVERNMENTAL AUTHORITY, OR ANY OTHER SIMILAR ACT, EVENT, OR OCCURRENCE BEYOND THE REASONABLE CONTROL OF THE SPONSOR.

9. **PUBLICITY AND INTELLECTUAL PROPERTY RELEASE:** EXCEPT WHERE PROHIBITED BY LAW, PARTICIPATION IN THE CONTEST CONSTITUTES WINNER'S GRANT TO SPONSOR (WHICH GRANT WILL BE CONFIRMED IN WRITING ON REQUEST OF SPONSOR), AND THE RELEASED PARTIES THE RIGHT AND PERMISSION TO PRINT, PUBLISH, BROADCAST, AND USE, WORLDWIDE IN ANY MEDIA NOW KNOWN OR HEREAFTER DEVELOPED, INCLUDING BUT NOT LIMITED TO THE WORLDWIDE WEB, AT ANY TIME OR TIMES, THE WINNER'S ENTRY, NAME, PORTRAIT, PICTURE, VOICE, LIKENESS, OPINIONS AND BIOGRAPHICAL INFORMATION (INCLUDING BUT NOT LIMITED TO HOMETOWN AND STATE) FOR ADVERTISING, TRADE, AND PROMOTIONAL PURPOSES (INCLUDING THE ANNOUNCEMENT OF HIS OR HER NAME ON TELEVISION OR RADIO BROADCAST) WITHOUT ADDITIONAL CONSIDERATION, COMPENSATION, PERMISSION, OR NOTIFICATION. WITHOUT LIMITING THE FOREGOING, EVERYTHING REGARDING THIS CONTEST, INCLUDING EACH WEBSITE ASSOCIATED WITH THIS

CONTEST AND ALL PRIZES, ARE PROVIDED "AS IS" WITHOUT WARRANTY OF ANY KIND, EITHER EXPRESS OR IMPLIED, INCLUDING BUT NOT LIMITED TO, THE IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, OR NON-INFRINGEMENT. SOME JURISDICTIONS MAY NOT ALLOW THE LIMITATIONS OR EXCLUSIONS OF LIABILITY FOR INCIDENTAL OR CONSEQUENTIAL DAMAGES OR EXCLUSION OF IMPLIED WARRANTIES, SO SOME OF THE ABOVE LIMITATIONS OR EXCLUSIONS MAY NOT APPLY. CHECK LOCAL LAWS FOR ANY RESTRICTIONS OR LIMITATIONS REGARDING THESE LIMITATIONS OR EXCLUSIONS.

10. **DISPUTES:** Except where prohibited, entrant agrees that: (1) any and all disputes, claims and causes of action arising out of or connected with this Contest or any prize awarded shall be resolved individually, without resort to any form of class action, and exclusively by the United States District Court for the District of New York or the appropriate State Court located in New York; (2) any and all claims, judgments and awards shall be limited to actual out-of-pocket costs incurred, including costs associated with entering this Contest, but in no event attorneys' fees; and (3) under no circumstances will entrant be permitted to obtain awards for, and entrant hereby waives all rights to claim, indirect, punitive, incidental and consequential damages and any other damages, other than for actual out-of-pocket expenses, and any and all rights to have damages multiplied or otherwise increased. All issues and questions concerning the construction, validity, interpretation and enforceability of these Official Rules, or the rights and obligations of the entrant and Sponsor in connection with the Contest, shall be governed by, and construed in accordance with, the laws of the State of New York, without giving effect to any choice of law or conflict of law rules, which would cause the application of the laws of any jurisdiction other than the State of New York.

11. **PRIVACY:** Information collected from entrants is subject to the Sponsor's Privacy Policy, which can be found at https://legal.biltrewards.com/policies. Entrants agree that Sponsor and Sponsor's agents, affiliates, subsidiaries, representatives or service providers may use Entrants' personal information submitted with entry for purposes of prize fulfillment.

12. **WINNERS LIST:** For a list of the Rent Payment Prize winners, send a stamped, self-addressed envelope to: Bilt Technologies, Inc., 837 Washington Street, New York, NY 10014 before June 1, 2027.

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