November 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) Gift Card Redemption Offer

This offer is valid for Bilt Members from 12:00am ET on November 1, 2026 through 2:59am ET on November 2, 2026. Within the terms of this offer ("Gift Card Redemption Offer"), Bilt Points can be redeemed in the Bilt app or website for gift cards at the following rates:

- Bilt Blue Members will have a 25% increase in the value of their Bilt Points
- Bilt Silver Members will have a 50% increase in the value of their Bilt Points
- Bilt Gold Members will have a 75% increase in the value of their Bilt Points

- Bilt Platinum Members will have a 100% increase in the value of their Bilt Points

To take advantage of this Gift Card Redemption Offer, you must access the Gift Card section of the Rewards tab of the Bilt app or website. To qualify for this Gift Card Redemption Offer, your Bilt account must be open and not in default at the time of fulfillment. This Gift Card Redemption Offer is subject in all respects to the Bilt Rewards Program Terms and Conditions and the Gift Card Redemption Terms.

(3) Bilt Travel Portal November Rent Day Offer Terms and Conditions

1. **Offer Period.** This promotional offer is valid from 9:00 a.m. Eastern Time ("ET") on October 28, 2026, through 3:00 a.m. ET on November 2, 2026 (the "Offer Period").

2. **Offer Eligibility.** During the Offer Period, eligible Bilt members may receive a credit of up to $150 on one (1) qualifying hotel booking made through the Bilt Travel Portal in the Bilt app or website (the "Offer"), subject to these terms. The Offer is personalized, and the applicable qualifying spend thresholds and corresponding credits will be displayed in your Bilt account during the Offer Period. The credit will be determined based on the highest qualifying spend threshold satisfied by the booking. Eligibility and applicable credit amounts are determined by Bilt in its sole discretion.

3. **Offer Limit.** The Offer is limited to one (1) qualifying booking per Bilt member. Credits cannot be split across multiple bookings, combined across reservations, or accumulated.

4. **Eligible Bookings.** The Offer applies to all hotels booked through the Bilt Travel Portal during the Offer Period, including Home Away From Home properties. There are no restrictions on check-in dates or length of stay, subject to property availability and applicable booking terms.

5. **Qualifying Spend.** For purposes of the Offer, "qualifying spend" means the total amount of the hotel booking, including applicable taxes and fees, before the application of Bilt Points, Bilt Cash, or the promotional credit. Qualifying spend excludes incidental charges, charges paid separately to the property that are not included in the hotel room booking total, and amounts subsequently refunded. To receive the credit, the booking must meet or exceed the applicable qualifying spend threshold displayed to you in the Bilt app or website. If a booking is modified or partially refunded such that the qualifying spend falls below the applicable threshold, Bilt reserves the right to adjust or reverse the credit.

6. **Payment Methods.** A qualifying booking may be paid for using any payment method accepted through the Bilt Travel Portal, including Bilt Points or Bilt Cash, and will remain eligible for the Offer, subject to these terms. Bilt Cash redemptions are subject to the applicable eligibility requirements and redemption limits set forth in the Bilt Cash Program Terms of Use. The amount of Bilt Cash available for redemption will be displayed at checkout.

7. **Combining Offers.** The Offer cannot be combined with any other offer, including without limitation Bilt Card travel credits, and Bilt Travel Hotel Credits, including but not limited to the credit(s) available to Bilt Obsidian Card or Bilt Palladium Card cardholders. A booking to which any such travel credit is applied is not eligible for the Offer. Bilt reserves the right to adjust or reverse credits applied in combination with ineligible credits.

8. **Cancellations and Rebooking.** If a qualifying booking is canceled during the Offer Period, the member may use the Offer on another qualifying booking completed during the Offer Period. Cancellations occurring after the Offer Period will not restore eligibility. The Offer cannot be transferred to another booking or applied retroactively. All cancellations and refunds remain subject to applicable property and booking cancellation policies. The Offer cannot be retroactively applied to any existing or previous booking made prior to the Offer Period.

9. **Application of Credits.** For qualifying hotel bookings other than Home Away From Home bookings, the Offer will be applied as a credit at checkout in the Bilt Travel Portal.

10. **Home Away From Home Bookings.** For qualifying Home Away From Home bookings, the Offer will be applied as a statement credit after your stay is complete. The statement credit will be applied to the card you used at checkout in the Bilt Travel Portal. Please allow 6–8 weeks after stay completion for the statement credit to appear on your credit card billing statement. To qualify, the member must pay the entire booking cost, and any remaining balance due at the property, using the same eligible card used to make the reservation. The card must remain linked to the Bilt Wallet through fulfillment of the statement credit. Statement credits are subject to verification of the completed stay and eligible payment. Bilt reserves the right to withhold, adjust, or reverse statement credits for canceled, refunded, disputed, or otherwise ineligible transactions.

11. **Bilt Points Earning.** Bilt Points earned on bookings made in connection with the Offer are subject to the same earning rules applicable to hotel bookings made through the Bilt Travel Portal, as set forth in the Bilt Rewards Travel Portal Terms of Service.

12. **Additional Terms.** All bookings are subject to the Bilt Rewards Travel Portal Terms of Service. Bilt Points and Bilt Cash are subject to the Bilt Rewards Terms & Conditions, the Bilt Rewards Point Earning Terms, and the Bilt Cash Program Terms of Use.

13. **General Conditions.** The Offer may not be purchased, sold, traded or transferred, and has no cash value. Void where prohibited. Offer subject to change without notice. Bilt reserves the right to modify, suspend or terminate the Offer at any time without notice. Bilt may disqualify members who misuse or attempt to circumvent the Offer or these terms.

(4) JLo x Bilt: Custom Vinyl Offer Terms and Conditions

This JLo x Bilt: Custom Vinyl Offer (the "Offer") is available to eligible Bilt members while supplies last during the promotional period beginning on October 28, 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) Vinyl Purchase Terms

During the Offer Period, the JLo x Bilt: Custom Vinyl, featuring a Bilt member-exclusive design, will be available for pre-order in the Bilt Home Collection (the "Vinyl"). Each Bilt member may purchase up to four (4) Vinyls while supplies last. The price of the Vinyl is $19.95, as listed in the Bilt app or website at the time of purchase. Vinyls 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 item), or Bilt Points. Vinyls may not be purchased using a combination of cash and Bilt Points. No Bilt Points will be earned on purchases of Vinyls under this Offer, regardless of the linked card used to purchase a Vinyl.

This is a pre-order Offer. Vinyls are estimated to ship from December 16, 2026. Bilt is not responsible for any delays, cancellations, or issues related to fulfillment or delivery of the Vinyl. 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. 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.

(5) Bilt Neighborhood Cafe Giveaway Offer Terms and Conditions

The Bilt Neighborhood Cafe Giveaway will occur on November 1, 2026 from 11:00am ET to 6:00pm ET ("Offer Window"). On November 1st, the first 800 Bilt Members to visit the Bilt Neighborhood Food Truck at 837 Washington Street, New York, NY will be eligible to receive one (1) complimentary food item and one (1) complimentary beverage, 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 800 total Giveaways have been distributed, the Giveaway will be considered complete.

Bilt is not responsible for notifying the Bilt Neighborhood 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.

(6) <u>Neighborhood Experience Offer Terms and Conditions</u>

Reservations for the November 2026 Neighborhood Experience Offer will be available on October 29, 2026 at 11:50am ET for Platinum and Gold Bilt account holders and at 12:00pm ET for Silver and Blue Bilt account holders. 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 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 (including the "Magic Experience" and the "JLo Show Screening Experience", each as defined below). 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 November 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 2,500 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 November 2026 are final sale and are not eligible for refund or exchange. A minimum of 1,458 dining seats are available across 45 restaurants in 11 cities (Arlington, Boston, Brooklyn, Chicago, Fort Lauderdale, Jersey City, Las Vegas, Los Angeles, Miami, New York City, and Washington, DC). Reservations for dining experiences taking place on November 1, 2026 will close at 5:00pm ET on October 31, 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 1,301 Comedy Experience seats are available (630 Comedy Club seats and 671 Comedy Bespoke seats) across 19 venues in 15 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 a magic show ("Magic Experience"), as indicated in the Bilt app and website. A minimum of 40 Magic Experience seats are available at American Cut in New York City on November 9, 2026. Bilt members can make Magic Experience reservations in addition to dining and Comedy Experience reservations. Reservations for the Magic Experience will close at 11:00am ET on the day of the show, as indicated in the Bilt app and website.

The JLo Show Screening Experience

Exclusive screenings of a live JLo performance (“JLo Show Screening Experience”) will be available to Bilt members in the Bilt app and website as part of the November 2026 Neighborhood Experience Offer. Reservations for the JLo Show Screening Experience will be available on October 29, 2026 at 11:50am ET for Platinum and Gold Bilt account holders and at 12:00pm ET for Silver and Blue Bilt account holders. The screenings will take place on December 3, 2026 at Regal Union Square in New York City and Regal Sherman Oaks in Los Angeles, for a total of at least forty (40) available tickets across both locations (twenty (20) per screening). Each reservation includes admission to the screening [and one (1) regular popcorn and one (1) regular fountain beverage per guest]. Screening times and venues are subject to change. Reservations are complimentary and available on a first-come, first-served basis while supplies last. Each Bilt member may reserve a maximum of two (2) tickets for the JLo Show Screening Experience. If you reserve a seat and do not attend, Bilt reserves the right to restrict your ability to book or attend

future Neighborhood Experiences. Reservations for the JLo Show Screening Experience will close at 11:00am ET on December 3, 2026, as indicated in the Bilt app and website. The JLo Show Screening Experience is open to all Bilt members, and the age requirement below does not apply to it.

You must be at least 21 years of age to reserve a seat and attend a dining, comedy or magic 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.

(7) 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 November 1, 2026 will be available on October 29, 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.

(8) 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 November 1, 2026 will be available on October 29, 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.

(9) 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 **October 29, 2026 at 11:50 a.m. Eastern Time (“ET”)** and ends on **October 31, 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 NOVEMBER 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 November 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 October 31, 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 November 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-nov26 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 May 1, 2027.

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(10)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 October 28, 2026 and ends at 3:00 p.m. ET on November 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 time keeping 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 November 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 November 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/november-26-rent-free on or before November 30, 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 JLo x Bilt Custom Vinyl. Approximate Retail Value ("ARV") of each Rent Payment Prize: $2,500. Approximate ARV of each signed JLo x Bilt Custom Vinyl: $19.95. 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 $48,524.50. 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, WORLD WIDE 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) 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 May 1, 2027.

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