Meet Bilt Card 2.0: The Richest Rewards on Rent, Mortgage, and Everything Else

News Release

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- *The three new credit cards reward both rent and mortgage payments, with 4% back in Bilt Cash on everyday spend[1] and, as always, free opt-in rent reporting to major credit bureaus;*
- *As Americans seek solutions to rising costs, Bilt introduces three new credit cards that include a 10.00% introductory APR on new eligible purchases for the first 12 months,[2,†] subject to terms and credit approval.*

NEW YORK--(BUSINESS WIRE)-- Bilt today launched Bilt Card 2.0, a suite of three credit cards that, for the first time, extend rewards to homeowners with the ability to earn points on mortgage payments. Every new cardholder receives a 10.00% introductory APR[2,†] on new eligible purchases for 12 months across all three cards, subject to terms and credit approval.



Since launching, Bilt has proven rent should be rewarding. Today, that promise extends to mortgage payments. The three Bilt Card 2.0 options, powered in partnership with Cardless, Fidem Financial and Column N.A., deliver the richest rewards on rent, mortgage, and everything else – rewarding members across 5.5 million homes with exclusive benefits at tens of thousands of neighborhood locations.

"This is a win for renters. This is a win for homeowners. This is a win for Americans," said Ankur Jain, Founder and CEO of Bilt. "Bilt Card 2.0 offers rewards on your rent, rewards on your mortgage and earns you the most valuable points in the market. We're not just launching three new cards, we're rewarding the way people actually live."

Bilt was originally launched in 2019 to help young Americans build credit on rent payments and create a clearer path to homeownership. Today, it is a $10.75 billion private company, headquartered in New York City, with a housing membership platform used by millions of



Bilt Card 2.0

Americans and available in approximately one in four apartment buildings nationwide, connecting housing payments with local neighborhood commerce.

Bilt's leadership includes Founder & CEO Ankur Jain, Executive Chairman Ken Chenault (former CEO of American Express), Roger Goodell (NFL Commissioner), and Timothy Mayopoulos (former CEO of Fannie Mae).

Four things to know about Bilt Card 2.0

You don't need a Bilt Card to be a Bilt Member. But for those who want to get the most out of our ecosystem, here's what you need to know about Bilt Card 2.0:

1. Earn the most valuable points in the market

Every Bilt Card is designed to help you earn more of what rewards experts consistently rank as the most valuable points available, whether you choose a premium everyday card or a no-annual-fee[2] option.

2. And earn 4% back in Bilt Cash

Bilt has the only cards that earn both points and 4% back in Bilt Cash on everyday spend.[1]

Bilt Cash is a new rewards currency that gives you even richer rewards inside Bilt's ecosystem. You can spend it on monthly credits on restaurants, hotels, rideshare and more – or use it to unlock access to housing rewards, transfer bonuses, and more.

3. Pay rent and mortgage with no transaction fee

Bilt allows you to pay rent with no transaction fee, and now, you can pay your mortgage with Bilt as well. There's no preset spending limit on housing payments. Pay rent or mortgage without using your credit line. You can earn across multiple homes, with no annual housing points cap. And as always, Bilt offers members the ability to opt-in to free reporting of on-time rent payments to major credit bureaus to help build their credit history.

4. Credits designed to pay back your annual fee – and more

Our premium cards include built-in credits and benefits designed to deliver more value than the annual fee,[2] year after year.

Three Cards, Designed to Grow with You

All three Bilt Cards earn points, earn 4% back in Bilt Cash on everyday spend, and let you pay rent and mortgage with no transaction fee through Bilt.[1] And every card gives you a 10% introductory APR on new eligible purchases for the first year,[2,†] subject to terms and credit approval.

Bilt Palladium Card ($495 annual fee[2])
Our most premium card.

- 2X points on everyday spend [1]
- 4% back in Bilt Cash on everyday spend [1]
- First-ever, limited-time 50,000-point sign-up bonus + Gold Status (after qualifying spend) [1]

- $300 in Bilt Cash on account opening [1]
- $600 in annual credits ($400 Bilt Travel Hotel credits + $200 in Bilt Cash) [1]
- Additional premium benefits, including Priority Pass access, purchase protection, no foreign transaction fees †, authorized users* and more

Bilt Obsidian Card ($95 annual fee[2])
Premium benefits designed for everyday value.

- 3X points on dining or grocery (grocery up to $25K/year), 2X on travel, 1X on all other everyday spend [1]
- 4% back in Bilt Cash on everyday spend [1]
- $100 in annual Bilt Travel Hotel credits [1]
- $200 in Bilt Cash on account opening
- Trip Delay Insurance, no foreign transaction fees [2], and more

Bilt Blue Card (no annual fee[2])

- 1X points on everyday spend [1]
- 4% back in Bilt Cash on everyday spend [1]
- $100 in Bilt Cash on account opening [1]
- Earn both Bilt Points and Bilt Cash with no annual fee and no foreign transaction fees [2]

How Everyday Spend Unlocks Housing Rewards

Everyday spend now fuels how many points you can unlock on housing payments. The more you use your Bilt Card, the more Bilt Cash you can earn to use to unlock points on housing payments.

For every $30 in Bilt Cash earned, you can unlock 1,000 Bilt Points when you make rent or mortgage payments, across multiple homes. For example, if your rent is $2,000 and you have $60 of Bilt Cash, you can convert your Bilt Cash into 2,000 points on that payment — still with no transaction fee.[1]

Bilt Cash gives you flexibility: earn it from everyday spend and choose how to use it, whether to unlock points on housing payments, transfer bonuses, and exclusive experiences, or to spend dollar-for-dollar on monthly credits at restaurants, hotels, rideshare, and more.

Seamless Transition for Existing Members

Current Bilt cardholders can select one of the three new cards by January 30, 2026 to ensure a seamless transition.* Keep your same card number – subscriptions and autopay continue uninterrupted. Automatic updates to Apple Pay and Google Pay. Upgrade with no hard credit inquiry.* Your new card arrives by February 6 for immediate use on February 7.

Partners

Bilt Card 2.0 is powered by best-in-class partners across technology, underwriting, and banking. Cardless provides the modern digital card platform, while Bilt Cards are issued by Column N.A., Member FDIC, with capital provided by Fidem Financial and its capital partners. This structure allows Bilt to bring together modern technology, scale, and stability.

For more information and to select your Bilt Card 2.0, visit biltrewards.com/card.

**Terms apply. Subject to approval and eligibility. Offer must be accepted by January 30 to qualify for transitioning cardholder benefits. 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.*

[1] *Offer Terms*

[2] *Rates & Fees*

† *10% introductory APR for the 12 months on eligible purchases from date of transaction posting to your account; after that, the standard variable purchase APR of 26.74% – 34.74% will apply to new purchases. Balance transfers, cash advances, and other transactions are not eligible for the introductory APR. Cash Advances subject to variable APR of 31.74% – 34.74%. Balance transfers and other transactions subject to variable APR of 26.74% – 34.74%. See Rates & Fees and Offer Terms at https://www.biltrewards.com/terms/bilt-card-offer-terms .*

About Bilt

Bilt is the first membership and loyalty program for renters that allows members to earn rewards on rent and HOA payments while building a path to homeownership. The Bilt Alliance – developed in partnership with some of the nation's largest residential owners and operators – is a network of more than 5.5 million homes across the country that rewards residents on each residential payment and enables property managers to increase resident loyalty and cost savings. Launched in June 2021, Bilt boasts the highest value rewards programs on the market today – including one-to-one point transfers for travel across major airlines and hotel partners; fitness classes at the country's top boutique studios; and the ability to use Bilt Points for rent credits, rideshare, home delivery, parking, toward a future down payment on a home or eligible student loans, and more. For more information, visit www.bilt.com.

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