BILT

Please refer to the applicable Rates and Fees Disclosure for each Bilt Card:

Bilt Blue Card Rates & Fees
Bilt Obsidian Card Rates & Fees
Bilt Palladium Card Rates & Fees

Pricing Information

The Bilt Blue Card is issued by Column N.A., Member FDIC

INTEREST RATES AND INTEREST CHARGES	
Annual Percentage Rate (APR) for Purchases	**26.99%** to **34.99%**[1], when you open your account, based on your creditworthiness and other factors. After that, your APR will vary with the market based on the **Prime Rate**.*
APR for Balance Transfers	**26.99%** to **34.99%**[1], when you open your account, based on your creditworthiness and other factors. After that, your APR will vary with the market based on the **Prime Rate**.*
APR for Cash Advances	**31.99%** to **34.99%**[2], when you open your account based on your creditworthiness and other factors. After that, your APR will vary with the market based on the **Prime Rate**.*
How to Avoid Paying Interest on Purchases	Your due date is at least 21 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on Balance Transfers and Cash Advances on the transaction date.
Minimum Interest Charge	If you are charged interest, the charge will be no less than **$1.00**.
For Credit Card Tips from the Consumer Financial Protection Bureau	**To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore.**

FEES	
Annual Fee	**$0; each authorized user: $0 per year.**
Transaction Fees ● Balance Transfer ● Cash Advance ● Foreign Transaction	 Either **$5** or **5%** of the amount of each Balance Transfer, whichever is greater. Either **$5** or **5%** of the amount of each Cash Advance, whichever is greater. **None**
Penalty Fees ● Late Payment ● Over-the-Credit Limit ● Returned Payment	 Up to **$41** **None** Up to **$41**

How We Will Calculate Your Balance: We use a method called "average daily balance (including new transactions)."

***Prime Rate:** The Index for the variable APR is based on the **U.S. Prime Rate**. The Index is 7.00% as of 11/01/2026.

[1] We add 19.99% to 27.99% to the Prime Rate to determine the Purchase/Balance Transfer APR. Maximum APR 35.99%.

[2] We add 24.99% to 27.99% to the Prime Rate to determine the Cash Advance APR. Maximum Cash Advance APR 35.99%.

MILITARY LENDING ACT NOTICE: Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependents may not exceed an annual percentage rate of 36 percent. This rate must

include, as applicable to the credit transaction or account: the costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account). To receive this information and a description of your payment obligation verbally, please call (888) 608-7797.

IMPORTANT INFORMATION

Important Information About Procedures for Opening a New Account

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

IMPORTANT INFORMATION ABOUT CREDIT REPORTING

We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

STATE SPECIFIC INFORMATION

NOTICE FOR CALIFORNIA RESIDENTS: If you are married, you may apply for credit in your own name.

NOTICE FOR OHIO RESIDENTS: Ohio anti-discrimination laws require creditors to make credit equally available to all creditworthy customers and that credit reporting agencies maintain separate credit histories on individuals upon request. The Ohio Civil Rights Commission administers these laws.

NOTICE FOR NEW YORK, RHODE ISLAND, AND VERMONT RESIDENTS: Column N.A. and Cardless, Inc. and/or their services providers, agents, and assigns may obtain at any time your consumer reports, for any legitimate purpose associated with the account or the application or request for an account, including but not limited to reviewing, modifying, renewing and collecting on your account. On your request, you will be informed if such a report was ordered. If so, you will be given the name and address of the consumer reporting agency furnishing the report.

NOTICE FOR NEW YORK RESIDENTS: For more information, call Column N.A. care of Cardless, Inc. at (888) 533-5576**.** New York residents may contact the New York State Department of Financial Services by telephone or visit its website for free information on comparative credit card rates, fees and grace periods. New York State Department of Financial Services: 1-877-342-3736 or http://www.dfs.ny.gov.

NOTICE FOR MARRIED WISCONSIN RESIDENTS: No provision of any marital agreement, unilateral statement, or court order applying to marital property will adversely affect a creditor's interests unless prior to the time credit is granted, the creditor is furnished with a copy of the agreement, statement or court order, or has actual knowledge of the provision. If you are married, by submitting your credit card application you are confirming that this credit card obligation is being incurred in the interest of your marriage and your family. If the credit card for which you are applying is granted, you will notify the bank if you have a spouse who needs to receive notification that credit has been extended to you.

NOTICE FOR DELAWARE RESIDENTS: Service charges not in excess of those permitted by law will be charged on the outstanding balances from month to month.

PROGRAM TERMS: By applying for this Account issued by Column N.A., you understand that you may not be approved if you do not meet Column N.A.'s credit and other criteria. You also may not be approved if any of the following apply:

- You are under the age of 18, or 21 in Puerto Rico, on the date you submit your application for credit.
- You reside in a state where financing is not offered under this Program.
- Your name, address and social security number do not match an existing credit bureau file.
- The application is missing required information, or the information you provide cannot be verified.

All credit is granted, and all Accounts are owned by Column N.A. Your application is subject to approval by Column N.A.

Pricing Information

The Bilt Obsidian Card is issued by Column N.A., Member FDIC

INTEREST RATES AND INTEREST CHARGES	
Annual Percentage Rate (APR) for Purchases	**26.99%** to **34.99%**[1], when you open your account, based on your creditworthiness and other factors. After that, your APR will vary with the market based on the **Prime Rate**.*
APR for Balance Transfers	**26.99%** to **34.99%**[1], when you open your account, based on your creditworthiness and other factors. After that, your APR will vary with the market based on the **Prime Rate**.*
APR for Cash Advances	**31.99%** to **34.99%**[2], when you open your account based on your creditworthiness and other factors. After that, your APR will vary with the market based on the **Prime Rate**.*
How to Avoid Paying Interest on Purchases	Your due date is at least 21 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on Balance Transfers and Cash Advances on the transaction date.
Minimum Interest Charge	If you are charged interest, the charge will be no less than **$1.00**.
For Credit Card Tips from the Consumer Financial Protection Bureau	**To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore.**

FEES	
Annual Fee	**$95; each authorized user: $50 per year.**
Transaction Fees ● Balance Transfer ● Cash Advance ● Foreign Transaction	 Either **$5** or **5%** of the amount of each Balance Transfer, whichever is greater. Either **$5** or **5%** of the amount of each Cash Advance, whichever is greater. **None**
Penalty Fees ● Late Payment ● Over-the-Credit Limit ● Returned Payment	 Up to **$41** **None** Up to **$41**

How We Will Calculate Your Balance: We use a method called "average daily balance (including new transactions)."

***Prime Rate:** The Index for the variable APR is based on the **U.S. Prime Rate**. The Index is 7.00% as of 11/01/2026.

[1] We add 19.99% to 27.99% to the Prime Rate to determine the Purchase/Balance Transfer APR. Maximum APR 35.99%.

[2] We add 24.99% to 27.99% to the Prime Rate to determine the Cash Advance APR. Maximum Cash Advance APR 35.99%.

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include, as applicable to the credit transaction or account: the costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account). To receive this information and a description of your payment obligation verbally, please call (888) 608-7797.

IMPORTANT INFORMATION

Important Information About Procedures for Opening a New Account

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

IMPORTANT INFORMATION ABOUT CREDIT REPORTING

We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

STATE SPECIFIC INFORMATION

NOTICE FOR CALIFORNIA RESIDENTS: If you are married, you may apply for credit in your own name.

NOTICE FOR OHIO RESIDENTS: Ohio anti-discrimination laws require creditors to make credit equally available to all creditworthy customers and that credit reporting agencies maintain separate credit histories on individuals upon request. The Ohio Civil Rights Commission administers these laws.

NOTICE FOR NEW YORK, RHODE ISLAND, AND VERMONT RESIDENTS: Column N.A. and Cardless, Inc. and/or their services providers, agents, and assigns may obtain at any time your consumer reports, for any legitimate purpose associated with the account or the application or request for an account, including but not limited to reviewing, modifying, renewing and collecting on your account. On your request, you will be informed if such a report was ordered. If so, you will be given the name and address of the consumer reporting agency furnishing the report.

NOTICE FOR NEW YORK RESIDENTS: For more information, call Column N.A. care of Cardless, Inc. at (888) 533-5576**.** New York residents may contact the New York State Department of Financial Services by telephone or visit its website for free information on comparative credit card rates, fees and grace periods. New York State Department of Financial Services: 1-877-342-3736 or http://www.dfs.ny.gov.

NOTICE FOR MARRIED WISCONSIN RESIDENTS: No provision of any marital agreement, unilateral statement, or court order applying to marital property will adversely affect a creditor's interests unless prior to the time credit is granted, the creditor is furnished with a copy of the agreement, statement or court order, or has actual knowledge of the provision. If you are married, by submitting your credit card application you are confirming that this credit card obligation is being incurred in the interest of your marriage and your family. If the credit card for which you are applying is granted, you will notify the bank if you have a spouse who needs to receive notification that credit has been extended to you.

NOTICE FOR DELAWARE RESIDENTS: Service charges not in excess of those permitted by law will be charged on the outstanding balances from month to month.

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- You are under the age of 18, or 21 in Puerto Rico, on the date you submit your application for credit.
- You reside in a state where financing is not offered under this Program.
- Your name, address and social security number do not match an existing credit bureau file.
- The application is missing required information, or the information you provide cannot be verified.

All credit is granted, and all Accounts are owned by Column N.A. Your application is subject to approval by Column N.A.

Pricing Information

The Bilt Palladium Card is issued by Column N.A., Member FDIC

INTEREST RATES AND INTEREST CHARGES	
Annual Percentage Rate (APR) for Purchases	**26.99%** to **34.99%**[1], when you open your account, based on your creditworthiness and other factors. After that, your APR will vary with the market based on the **Prime Rate**.*
APR for Balance Transfers	**26.99%** to **34.99%**[1], when you open your account, based on your creditworthiness and other factors. After that, your APR will vary with the market based on the **Prime Rate**.*
APR for Cash Advances	**31.99%** to **34.99%**[2], when you open your account based on your creditworthiness and other factors. After that, your APR will vary with the market based on the **Prime Rate**.*
How to Avoid Paying Interest on Purchases	Your due date is at least 21 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on Balance Transfers and Cash Advances on the transaction date.
Minimum Interest Charge	If you are charged interest, the charge will be no less than **$1.00**.
For Credit Card Tips from the Consumer Financial Protection Bureau	**To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore.**

FEES	
Annual Fee	**$495; each authorized user: $95 per year.**
Transaction Fees ● Balance Transfer ● Cash Advance ● Foreign Transaction	 Either **$5** or **5%** of the amount of each Balance Transfer, whichever is greater. Either **$5** or **5%** of the amount of each Cash Advance, whichever is greater. **None**
Penalty Fees ● Late Payment ● Over-the-Credit Limit ● Returned Payment	 Up to **$41** **None** Up to **$41**

How We Will Calculate Your Balance: We use a method called "average daily balance (including new transactions)."

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- You are under the age of 18, or 21 in Puerto Rico, on the date you submit your application for credit.
- You reside in a state where financing is not offered under this Program.
- Your name, address and social security number do not match an existing credit bureau file.
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