



## Bilt Rewards Privacy Center



## Bilt Technologies, Inc General Privacy Policy

**Effective Date:** August 20, 2024

This Privacy Policy is effective immediately for all users.

This General Privacy Policy describes the ways Bilt Technologies, Inc. and its affiliates (“Bilt,” “we,” “our” or “us”) may collect, use, and disclose your personal information in connection with products and services offered through Bilt as well as this website (collectively, the “Bilt Services”). You accept this policy by using Bilt Services on our website or by any other means.

If you have any financial product or service with us, including a Bilt Mastercard (defined below), we will use and share any Non-Public Information (“NPI”) as defined by the Gramm-Leach-Bliley Act (“GLBA”) that we collect from or about you related to your use of that product or service in accordance with our GLBA Privacy Notice.

Furthermore, you acknowledge that the use of any credit card offered by Evolve Bank & Trust (“Evolve”) or Wells Fargo Bank, NA, through Bilt (a “Bilt Mastercard”) is governed by the Cardholder Agreement that is provided to you.

If you have any questions about our General Privacy Policy or how it applies to specific data, please contact us at [support@biltrewards.com](mailto:support@biltrewards.com). We will make every effort to resolve your concerns.



Information") we gather when you use or access the Bilt Services, and any Personal Information shared between us and any third party, including Evolve or service providers (collectively, "Third Parties") for use in connection with Bilt Services. By using Bilt Services, you hereby authorize us to review and share your information (including Personal Information) with Third Parties.

When Bilt shares your Personal Information with vendors and other third party service providers ("Third Party Service Providers") who perform functions on our behalf, we require the security and confidentiality of your information, as well as limiting their use of the information to what is reasonable and necessary to carry out their work with us and comply with applicable laws and regulations.

This General Privacy Policy does not apply to Third Party Service Providers that you elect to access through the Bilt Services or that you share information with directly. While we attempt to facilitate access only to those Third Party Service Providers that share our respect for your privacy, we cannot take responsibility for the content or privacy policies of those Third Party Service Providers. We encourage you to carefully review the privacy policies of any Third Party Service Providers you access.

## **WHAT INFORMATION DO WE COLLECT AND HOW DO WE USE THE INFORMATION?**

The information we gather enables us to personalize, improve and continue to operate the Bilt Services. Below we describe in more detail the type of information we collect and how we use it.

### **Bank Account Information:**

Registered users of Bilt Services may provide us with access credentials (for example, username and password) that allow us to gain online access to one or more accounts that you maintain with a third-party financial institution and that you choose to designate for use in connection with Bilt Services (each, an "Authorized Bank Account"). We work with one or more Third Party Service Providers that will securely store pursuant to industry standards any Authorized Bank Account access credentials that you provide on Bilt Services and will access your Authorized Bank Accounts for the purposes of providing and improving Bilt Services. You may only provide account access credentials for and authorize us to access valid accounts that you hold in your own name. You may not provide access credentials for an account that is held by a third person. You must update your Bilt account information to reflect any change to the username or password that is associated with any Authorized Bank Account.

If you choose to link your Authorized Bank Account, you authorize the use of this information to provide you with Bilt Services. This authorization will remain in effect until you notify us that you wish to revoke this authorization, which may affect your ability to receive the Bilt Services. The Third Party Service Providers that we work with includes Plaid Inc. ("Plaid"). By using our Services, you grant us, Evolve, CardWorks, Wells Fargo and Plaid the right, power, and authority to act on your behalf to access and transmit your personal and financial information from the relevant financial institution. You agree to your personal and financial information being transferred, stored, and processed by Plaid in accordance with the Plaid Privacy Policy (<https://plaid.com/legal/>).

### **Sources of Personal Information:**



providing us with your phone number, you authorize us and our Third Party Service Provider Braze to contact you via text message (SMS) at that phone number, and you thereby consent to the receipt of such messages. You may opt-out of receiving most of these messages at any time by sending us a request at support@biltrewards.com or by responding “STOP” to any text message (if you reply “STOP” we will send a SMS message to confirm that you have been unsubscribed after which you will no longer receive marketing SMS messages from us or Braze). For additional information you can reply “HELP” to the short code SMS. You acknowledge that opting out of receiving text messages may impact your use of the Bilt Services. More generally, we may use your contact information to send you messages about the Bilt Services. You may unsubscribe from some of these messages through your Account settings, although we reserve the right to contact you when we believe it is necessary, such as for account recovery purposes. In addition, as part of the Bilt Mastercard application process, you may be asked to provide additional information such as your social security number, employment, and income.

By using the Bilt Services, you authorize your property manager or landlord to disclose certain information about you and your rental history at their property to Bilt. This information includes but is not limited to name, address, email, rent amount, rent payment history, rent balance information.

By using the Bilt Services, you also authorize your wireless carrier to use or disclose information about your account and your wireless device, if available, to Bilt or its service provider for the duration of your business relationship, solely to help Bilt identify you or your wireless device to prevent fraud. Carriers are not liable for delayed or undelivered messages. Message and data rates may apply for any messages sent or received.

#### **Payment Information:**

When you make payments through the Bilt Services, we or Fiserv, our third party payment processor, may collect information related to your payments, such as your payment method, account number, type, or expiration date. The use and storage of such information is governed by this General Privacy Policy.

#### **Web Browser and Device Information:**

We and our service providers automatically receive and record information from your web browser when you go on our website, including your IP address and cookie information as well as information about your behavior on the site. We use this information to, among other purposes described in this policy, fight fraud (including spam or malware) and to analyze your interaction with the Bilt Services (e.g., what links you click on).

Generally, the Bilt Services automatically collect usage information, such as the number and frequency of visits to the Bilt Services. This type of aggregate data enables us and third parties authorized by us to determine how often individuals use parts of the Bilt Services so that we can analyze and improve those services.

*Session Replay and Similar Technology.* Our website also uses session replay and similar technology in order to record your visit to the website and detect fraudulent behavior on the website (the “Session”).



archival purposes, and to improve, maintain and provide the chatbot or other services. We may associate your Conversation to other information about you, including but not limited to your IP address, location, name, or social media profile and to your account/profile. You understand and agree that we may share the Conversation with our service providers or other third parties. The service providers or third parties may use the Conversation to assist us with associating information about you to the Session or to help us with technical issues. You agree that if you include your contact information, such as your telephone number or email address, your contact information may be used to associate information about you to the Conversation and that we may contact you using the contact information you provided.

*Chatbot Information.* When you submit a question or prompt in our chatbot, you consent to the recording, collection, processing, disclosure, retention, and use of your question(s)/prompt(s) and the chatbot's response(s) (the "Conversation"). We and our service providers may collect, process, retain and use the Conversation for the following purposes: communication with you, fraud prevention, research, development, analytical and archival purposes, to improve, maintain and provide the chatbot or other services, and to assist you further if you contact us. We may associate your Conversation to other information about you, including but not limited to your IP address, location, name, or social media profile and to your account/profile. You understand and agree that we may share the Conversation with our service providers or other third parties. The service providers or third parties may use the Conversation to assist us with associating information about you to the Conversation or to help us with customer support or technical questions. You agree that if you include your contact information, such as your telephone number or email address, your contact information may be used to associate information about you to the Conversation and that we may contact you using the contact information you provided.

#### **Transaction Data:**

We currently use Fidel Ltd., Rewards Network Establishment Services, Inc. and the Payment Card Networks (Visa, Mastercard and AMEX) to monitor card transactions for your participation in the Bilt Services including the Bilt Rewards Program. Your agreement to the various Bilt Rewards Terms and Conditions authorize Fidel Ltd., Rewards Network Establishment Services, Inc. and the Payment Card Networks to monitor the transactions made with your registered eligible payment cards via the Bilt Rewards Platform. The data collected from Fidel Ltd., Rewards Network Establishment Services, Inc. may include your registered card identifier, merchant, transaction date/time and amount.

Notwithstanding anything to the contrary in Bilt's Privacy Policy or Terms, if you are enrolled in Bilt Services, Bilt and its Third Party Service Providers (including Mastercard, Fidel Ltd. and Rewards Network Establishment Services, Inc.) will use transaction data solely as follows:

- Use transaction data such as transaction amount, transaction time and merchant location to confirm a Qualifying Purchase or return to match transactions to confirm whether you qualify for rewards.
- Share transaction data with the participating merchant where a transaction occurred as needed for the merchant to confirm a specific transaction occurred. For example, the date and amount of your



registered card activity solely to allow participating merchants and Third Party Service Provider (Fidel Ltd. and Rewards Network Establishment Services, Inc.) to assess the results of their campaign;

- Create a record of the transaction data and thereafter maintain and use data in connection with operating the Program;
- Provide information in order to respond to a request from government authority or a payment organization involved in a transaction with you or a merchant.

By enrolling in the Bilt Service including the Bilt Rewards Program, you authorize the sharing, exchange and use of transaction data described above and herein by and among Company and applicable Payment Card Networks and applicable Merchants. If you wish to opt out of Bilt Services, you can do so by going to the Settings page on your Bilt app.

By registering a payment card in connection with transaction monitoring, you authorize Fidel Ltd. and Rewards Network Establishment Services, Inc. to share your payment card information with Visa, Mastercard and AMEX (Payment Networks) so it knows you enrolled. You authorize Mastercard, Visa and AMEX to monitor transactions on your registered card(s) to identify qualifying purchases in order to determine whether you have qualified for or earned an offer linked to your payment card, and for Visa, Mastercard and AMEX (Payment Networks) to share such transaction details with Fidel Ltd. and Rewards Network Establishment Services, Inc. and participating merchants to enable your card-linked offer(s) and provide offers that may be of interest to you. You may opt-out of transaction monitoring on the payment card(s) you have registered by navigating to your settings menu to remove your linked card(s).

#### **Email, SMS, and Push Notification Communications:**

We may communicate with you about our products and services using email, SMS or other text messages (collectively, “Text Messages”) or push notifications. When we communicate with you via email, Text Message or push notification, we may collect information regarding such communications, such as confirmation when you open an email, read a text message or receive a push notification. We use this information to operate and improve our customer service and other Bilt Services. Some services such as near real-time alerts from Bilt Services require notifications to be enabled. If at any time you do not wish to receive the benefit of such services, you can turn off notifications using the functionality made available in the browser, application or device settings. Please note that turning off notifications or Text Messages may impact your Bilt experience.

#### **Information We Receive from Third Parties:**

We may collect information about you from third parties that perform services and analytics for us. Such companies may include credit bureaus, data providers, fraud detection services and data analytics providers, as well as certain of our Third Party Service Providers and their partners. We may also collect engagement and transaction information from our merchant partners about you as a member of the Bilt



### Information We Receive from Browsers:

Cookies are pieces of text that are stored on your computer or device when you access a website. Your browser stores cookies in a manner associated with each website you visit. We use cookies to enable our servers to recognize your web browser and tell us how and when you visit and use the Bilt Services.

Most browsers have an option for turning off the cookie feature, which, depending on your browser, may prevent your browser from accepting new cookies or allow you to choose whether to accept each new cookie. We recommend that you leave cookies active, because they enable you to take full advantage of the Bilt Services' features.

### Information Related to Advertising and the Use of Web Trackers; Interest-Based Advertisements:

We may serve advertisements, and also allow third party digital marketing partners, including third party advertising servers, advertising agencies, advertising networks, advertising exchanges, advertising vendors and research firms, to serve advertisements through the Bilt Services. These advertisements, which may be both for our own products and services and for third party products and services that we think might be of interest to you, may be targeted to users who fit certain general profile categories or display certain preferences or behaviors ("Interest-Based Ads"). Information for Internet-Based Ads (including Personal Information) may be provided to us by a user, or derived from the usage patterns of particular users on the Bilt Services and/or services of Third Party Service Providers. Such information may be gathered through tracking users' activities across time and unaffiliated properties. To accomplish this, we, our service providers, and third parties may deliver a pixel (known as a "web beacon") from a digital marketing partner to you through the Bilt Services. Web trackers permit these third party partners to directly collect personal information when you visit this website to track your activities online over time and across multiple sites. This information enables our digital marketing partners to serve targeted advertisements to you when you visit other websites, and to view, edit or set their own cookies on your browser, just as if you had requested a web page from their site. Web trackers also allow our digital marketing partners to provide anonymized, aggregated auditing, research and reporting for us and for advertisers.

We may use analytics service providers to analyze how you interact and engage with the Bilt Services and our advertisements, so we can learn and make enhancements to offer you a better experience. Some of these entities may use cookies, Web trackers and other technologies to collect information about your use of the Bilt Services and other websites, which may include tracking activity across time and unaffiliated properties, including your IP address, web browser, pages viewed, time spent on pages, links clicked and conversion information. Information from analytics service providers may be used by us and others to, among other things, analyze and track data, determine the popularity of certain content, deliver advertising and content targeted to your interests in the Bilt Services and other websites and better understand your online activity. For example, Google, Inc. ("Google") uses cookies in connection with its Google Analytics services. Google's ability to use and share information collected by Google Analytics about your visits to the Bilt Services is subject to the Google Analytics Terms of Use and the Google Privacy Policy. You have the option to opt out of Google's use of cookies by visiting the Google



Through the Digital Advertising Alliance (“DAA”) and Network Advertising Initiative (“NAI”), several media and marketing associations have developed an industry self-regulatory program to give consumers a better understanding of and greater control over ads that are customized based on their online behavior across different websites. To make choices about Interest-Based Ads from participating third parties, including to opt out of receiving behaviorally targeted advertisements from participating organizations, please visit the DAA’s or NAI’s consumer opt out pages, which are located at <http://www.networkadvertising.org/choices/> and [www.aboutads.info/choices](http://www.aboutads.info/choices), respectively.

#### **Aggregate and De-identified Information:**

We collect statistical information about both unregistered and registered users that is not Personal Information and cannot be tied back to you, your Account or your web browser (“Aggregate and De-identified Information”). Some of this information is derived from Personal Information. We may use Aggregate and De-identified Information for various business purposes where permissible under applicable laws and regulations, including for analytics or to develop or improve our services and marketing. We may share this Aggregate and De-identified Information with Third Party Service Providers for their business purposes. Third Party Service Providers may also share with us non-private, aggregated or otherwise non-Personal Information that they have independently developed or acquired.

We may also use and share Aggregate and De-identified Information for research, including research conducted by government entities, non-profit entities, and academic institutions. This may involve publishing findings or combining Aggregate and De-identified Information with other data sets, but such information will not be shared in a way that allows you or any other person to be personally identified.

#### **HOW, AND WITH WHOM, IS MY INFORMATION SHARED?**

##### **Information Disclosed for Our Everyday Business Purposes**

We share information about you for our everyday business purposes, such as to process your application, assist in underwriting, process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus.

##### **Information Disclosed for Bilt Services:**

We may provide transaction data and other information to the payment card networks, merchants and other partners for use in connection with the program. This information may be Personal Information and NPI, such as your primary account number.

##### **Information Disclosed for Our Marketing Purposes:**

We share information about you for our marketing purposes to offer products and services to you.

##### **Information Disclosed Pursuant to Business Transfers:**



party. Any acquirer of us or our assets may continue to use your Personal Information as set forth in and in accordance with this policy.

### **Information Disclosed for Our Protection and the Protection of Others:**

We reserve the right to access, read, preserve and disclose any information as we reasonably believe is necessary to (i) satisfy any applicable law, regulation, legal process or governmental request, (ii) enforce this General Privacy Policy and our Terms of Use, including investigation of potential violations hereof, (iii) detect, prevent or otherwise address fraud, security or technical issues, (iv) respond to user support requests, or (v) protect our rights, property or safety, our users and the public. This includes exchanging information with other companies and organizations for fraud protection and spam/malware prevention.

### **Information We Share With Your Consent:**

In addition to the disclosures described in this General Privacy Policy, we may also share your information, which may include your Personal Information, in additional ways, if you consent.

### **IS INFORMATION ABOUT ME SECURE?**

We protect your Personal Information from unauthorized access and use by maintaining physical, electronic and procedural safeguards in compliance with applicable law. These measures include computer safeguards and secured files and buildings. We authorize our contractors and employees to access your information only when they need it to do their work, and we require companies that work for us to protect your information. However, we cannot guarantee the security of any information. Unauthorized entry or use, hardware or software failure, and other factors, may compromise the security of user information at any time.

### **WHAT INFORMATION OF MINE CAN I ACCESS?**

If you are a registered user, you can view information associated with your Account by logging into your Account or by contacting us at [support@biltrewards.com](mailto:support@biltrewards.com). In addition, you can access and delete cookies through your web browser settings, as detailed above.

### **How Can I Delete My Account?**

If you decide to delete your Account, you can do so by emailing [support@biltrewards.com](mailto:support@biltrewards.com). If you terminate your Account, any association between your Account and information we store will no longer be accessible through your Account. We will continue to store, access, and use information about you and your Account in compliance with this Privacy Policy and as required by any applicable legal or regulatory obligations.

### **What Choices Do I Have Regarding My Information?**

- You can always choose not to disclose certain information to us, but please note that certain information is required for use of Bilt Services.



delete the Account, and we will continue to store and use information we collected in connection with your past Account activity.

- You can opt out of certain cookies and tracking technologies. You can learn more about this in the “Information Collected Using Cookies” and “Information Related to Advertising and the Use of Web trackers; Interest-Based Advertisements” sections above. Your browser may offer you a “Do Not Track” or “DNT” option, which allows you to opt out of certain of your online activities over time and across different websites. Many websites and applications, including ours, do not support Do Not Track requests at this time because DNT signals are not yet uniform, which means that we may collect information about your online activity both while you are using the Bilt Services and after you leave our properties, as we describe above. For more information about DNT signals, please visit <http://allaboutdnt.com>. Other third-party websites may keep track of your browsing activities when they provide you with content, which enables them to customize what they present to you on their websites.

### **Children's Privacy**

The Bilt Services are not intended for use by children. We do not knowingly collect Personal Information from children under the age of 13 years. If we become aware that a child under 13 has opened an account or otherwise provided us with Personal Information, we take steps to terminate the child’s account and delete such information.

### **WHAT HAPPENS WHEN THERE ARE CHANGES TO THIS GENERAL PRIVACY POLICY?**

We may amend this General Privacy Policy from time to time. If we make changes in the way we collect or use information, we will attempt to notify you by posting an announcement on the Bilt Services or sending you an email; however, any changes to the General Privacy Policy are effective as soon as we post them here.

For more information regarding this General Privacy Policy, or if you have any questions or concerns, please contact us at [support@biltrewards.com](mailto:support@biltrewards.com).

### **CALIFORNIA PRIVACY RIGHTS:**

This section applies to any California residents about whom we have collected personal information from any source, including through your use of our Website(s), products or services, or by communicating with us electronically, in paper correspondence, or in person (collectively, for purposes of this section only, “you”).

As a consumer financial services company, Bilt applies privacy and security protections to your personal information as required by United States federal law, including but not limited to the Gramm-Leach-Bliley Act and the Fair Credit Reporting Act. As such, most of the personal information about you that we may collect and use is exempt from the California Consumer Privacy Act (“CCPA”), with only a relatively small dataset of personal information being subject to the CCPA.



include publicly available information, information that has been de-identified, or information that does not fall within the definition of personal information above.

Please see below to learn more about your rights under the CCPA.

- **Request to Know**

You may request no more than twice in any 12-month period and, subject to verification of your identity and certain exemptions, we will provide:

- The categories of Personal Information we collected about you.
- The categories of sources from which the Personal Information is collected.
- The categories of Personal Information sold or shared for purposes of cross-contextual advertising to a third party, as well as the categories of third parties to whom such personal information was disclosed, by category of categories of personal information for each category of third party.
- The categories of Personal Information that the business disclosed about the consumer for a business purpose and the categories of persons to whom it was disclosed for a business purpose.
- Our business or commercial purpose for collecting, selling, or sharing for purposes of cross-contextual advertising your Personal Information.
- The specific pieces of Personal Information we collected about you.

- **Request to Delete**

You may request that we delete Personal Information we have collected from you, subject to verification of your identity and the exceptions provided by law. If you do not delete your account, however, we may retain Personal Information to provide services requested.

- **Request to Correct**

You may request that we correct inaccurate Personal Information we have collected from you, subject to verification of your identity and exceptions provided by law.

- **Request Not to Sell or Share Personal Information**

You have the right to opt-out from having your Personal Information and Sensitive Personal Information sold to third parties. You also have the right to opt-out from having your Personal Information and Sensitive Personal Information shared with third parties for purposes of cross-contextual advertising. Bilt has no actual knowledge of any sales of Personal Information or Sensitive Personal Information of minors under 16 years of age.

- **Request to Limit Use and Disclosure**

You may request that we limit the use and disclosure of your Sensitive Personal Information.

These rights are subject to various exclusions and exceptions under applicable laws and are also subject to our being able to reasonably verify your identity and authority to make a request. To facilitate this

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We collect the following categories of personal information from you and use those categories for the following purposes. The following table also lists, for each category, the retention period, whether or not we sell the category of personal information to third parties or share it for cross-context targeted advertising, and whether we disclose it for business purposes (like with our service providers).

CATEGORY	COLLECTED	PURPOSE FOR COLLECTION	RETENTION PERIOD	SOLD OR SHARED	DISCLOSED FOR BUSINESS PURPOSE
<b>Identifiers.</b>  Such as a real name, alias, postal address, unique personal identifier, online identifier, Internet Protocol address, email address, account name, social security number, driver's license number, passport number, or similar identifiers.	YES	To tailor our services to your particular needs. To contact you about our services.	Until account deleted unless needed for compliance purposes.	<b>SOLD to</b> and <b>SHARED</b> with partner benefits services providers to earn benefits with third parties.	<b>YES</b> , with partner benefit services providers for benefit account management purposes.
<b>Customer record personal information categories listed in the California Customer Records statute (Cal. Civ. Code § 1798.80(e)).</b>  A name, signature, physical characteristics or description, address, telephone number, social security number, credit card number, debit card number, or any other financial or medical information.	YES	To tailor our services to your particular needs. To contact you about our services.  To provide you with the services you signed up for.	Until account deleted unless needed for compliance purposes.	<b>SOLD to</b> and <b>SHARED</b> with partner benefits services providers to earn benefits with third parties.	<b>YES</b> , with partner benefit services providers for benefit account management purposes.

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<b>California or federal law.</b>  Age (40 years or older), race, color, ancestry, national origin, citizenship, marital status, medical condition, physical or mental disability, sex (including gender, gender identity, gender expression, pregnancy or childbirth and related medical conditions), veteran or military status, genetic information (including familial genetic information).	NO	Not applicable.	Not applicable.	Not applicable.	Not applicable.
<b>Commercial Information.</b>  Including records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies.	YES	To tailor our services to your particular needs.  To market our products and services to you.	Until account deleted unless needed for compliance purposes.	<b>SOLD to and SHARED with partner benefits services providers to earn benefits with third parties.</b>	<b>NO</b>
<b>Biometric Information.</b>  Including genetic, physiological, behavioral, and biological characteristics, or	NO	Not applicable.	Not applicable.	Not applicable.	Not applicable.

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identifying information, such as, fingerprints, faceprints, and voiceprints, iris or retina scans, keystroke, gait, or other physical patterns, and sleep,					
<b>Internet or Electronic Network Activity Information.</b>  Including browsing history, search history, information on a consumer's interaction with a website, application, or advertisement.	YES	For analytics purposes to understand who and how people use our website so that we can make it more intuitive.  To market our products and services to you.	One (1) year.	NEITHER	<b>YES</b> , for Bilt website management and security purposes.
<b>Geolocation Data.</b>	YES	For analytics purposes to understand who and how people use our website so that we can make it more intuitive.	One (1) year.	NEITHER	NO
<b>Sensory Data.</b>  Audio, electronic, visual, thermal, olfactory, or similar information.	YES	For customer service and identity verification purposes.	One (1) year.	NEITHER	NO
<b>Professional or Employment-Related Information.</b>	NO	Not applicable.	Not applicable.	Not applicable.	Not applicable.



aspects of your professional history.					
<b>Education Information.</b>  Information about the institutions you have attended or the level of education you have attained.	NO	Not applicable.	Not applicable.	Not applicable.	Not applicable.
<b>Inferences drawn from other personal information.</b>  To create a profile reflecting a person's preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities, and aptitudes.	YES	To market our products and services to you.	One (1) year.	NEITHER	NO

We also collect the following categories of *sensitive* personal information from you and use those categories for the following purposes. The following table also lists, for each category, the retention period and whether or not we sell the category of personal information to third parties or share it for cross-context targeted advertising.

CATEGORY	COLLECTED	PURPOSE	RETENTION PERIOD	SOLD OR SHARED	DISCLOSED FOR BUSINESS PURPOSE

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number, driver's license number, state identification card number, or passport number.	<b>YES</b>	To provide you the service you signed up for.	deleted unless needed for compliance purposes.	<b>NEITHER</b>	For verification and authentication purposes.
<b>Complete Account Access Credentials.</b>  User names, account numbers, or card numbers combined with required access/security code or password.	<b>YES</b>	To provide you the service you signed up for.	Until account deleted unless needed for compliance purposes.	<b>NEITHER</b>	<b>NO</b>
<b>Precise Geolocation Information.</b>	<b>NO</b>	Not applicable.	Not applicable.	Not applicable.	Not applicable.
<b>Racial or Ethnic Origin information.</b>	<b>NO</b>	Not applicable.	Not applicable.	Not applicable.	Not applicable.
<b>Religious or Philosophical Beliefs Information.</b>	<b>NO</b>	Not applicable.	Not applicable.	Not applicable.	Not applicable.
<b>Union Membership.</b>	<b>NO</b>	Not applicable.	Not applicable.	Not applicable.	Not applicable.
<b>Mail, Email, or Text Message Contents Not Directed to Us.</b>	<b>NO</b>	Not applicable.	Not applicable.	Not applicable.	Not applicable.

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<b>Unique Identifying Biometric Information.</b>	<b>NO</b>	Not applicable.	Not applicable.	Not applicable.	Not applicable.
<b>Health Information.</b>	<b>NO</b>	Not applicable.	Not applicable.	Not applicable.	Not applicable.
<b>Sex Life or Sexual Orientation Information.</b>	<b>NO</b>	Not applicable.	Not applicable.	Not applicable.	Not applicable.

**We may also use the above collected personal information and sensitive personal information to respond to law enforcement requests and as required by applicable law, court order, or governmental regulations.**

We obtain the categories of personal information listed above from the following categories of sources:

- Directly from you. For example, from forms you complete or data you provide that is necessary for use of the Bilt Services.
- Indirectly from you. For example, from observing your actions on our Website.
- From third-party service providers.

## Exercising Your CCPA Rights

If you are a California resident and would like to submit a CCPA request, you or your authorized agent may:

- Contact us by phone at **844-822-2458**, or
- Contact us at support@biltrewards.com.

Please note that these rights apply to select California consumers. Only you, or an agent you authorize to act on your behalf may make a verifiable consumer request related to your Personal Information. You may only make a verifiable consumer request for access or data portability twice within a 12-month period. The verifiable consumer request must provide sufficient information that allows us to reasonably verify you are the person about whom we collected personal information or an authorized representative, so it must include your name, address, and phone number.

To authorize another person to make a verifiable request on your behalf, you must provide that person with written permission clearly describing their authority to make a request on your behalf. That agent must also be able to verify their identity with us and provide us with their authority to act on your behalf. An individual to whom you have provided Power of Attorney pursuant to Sections 4000 – 4465 of the



to make a request on your behalf, and we may still verify your identity directly. If we have collected information on your minor child, you may exercise the above rights on behalf of your minor child. As the Bilt Mastercard and Bilt Rewards is intended only for individuals ages 18 or older, we do not intentionally collect information about minors. If we learn we have collected or received personal information from a child under 18 without verification of parental consent, we will delete that information. If you believe we might have any information from or about a child under 18, please contact us at support@biltrewards.com.

We cannot respond to your request or provide you with personal information if we cannot verify your identity or authority to make the request and confirm the personal information relates to you.

Making a verifiable consumer request does not require you to create an account with us. However, we do consider requests made through your password protected account sufficiently verified when the request relates to personal information associated with that specific account.

We will only use personal information provided in a verifiable consumer request to verify the requestor's identity or authority to make the request.

If you are a California resident and would like a copy of this notice, please submit a written request to Bilt Technologies, Inc., 31 Bond Street, Floor 6, New York, NY 10012.

For any other questions or concerns about our privacy practices, please contact us at support@biltrewards.com.

### **Other California Privacy Rights.**

Under California Civil Code sections 1798.83-1798.84, California residents are also entitled to ask us for a notice identifying the categories of personal customer information that we share with affiliates and/or third parties for marketing purposes, and providing contact information for such affiliates and/or third parties.

If you are a California resident and would like a copy of this notice, please submit a written request to Bilt Technologies, Inc., 31 Bond Street, Floor 6, New York, NY 10012.

### **Supplemental Privacy Notice to Colorado and Oregon Residents**

This Supplemental Website Privacy Notice ("Supplemental Notice") describes how Bilt Technologies, Inc. ("Bilt", "we", "our", or "us") collects, uses and shares your information it receives about you from your access or use of the applications, software, websites, content, products, and services (collectively, the "Services") made available in the United States by Bilt.

This Supplemental Notice is parallel in scope to our Privacy Policy but applies only to information collected about **Colorado** and **Oregon** residents.



- Publicly available information from government records.
- Deidentified or aggregated consumer information.
- Information covered by certain sector-specific privacy laws, including the Fair Credit Reporting Act (FCRA), the Gramm-Leach-Bliley Act (GLBA), and the Driver's Privacy Protection Act of 1994.

Residents of these states may have the right to request

- That we disclose
  - the categories and specific pieces of Personal Data we collected, used, disclosed, and sold during the past twelve months,
  - the categories of sources from which their Personal Data was collected,
  - our business or commercial purposes for collecting or selling their Personal Data and
  - the categories of third parties with whom we shared their Personal Data.
- Deletion of the Personal Data we have collected from them.
- Correction of the Personal Data we have collected from them
- To obtain the Personal Data in a portable and, to the extent technically feasible, readily usable format that allows you to transmit the Personal Data to another entity without hindrance.

You may also have the right to opt out of certain processing, including

- The sale of Personal Data,
- Targeted advertising
- Profiling in furtherance of decisions that produce legal or similarly significant effects

If you are a resident of one of the following states and wish to exercise your rights, please click the link to your state below:

### [Colorado Residents](#)

### [Oregon Residents](#)

### **Bilt Gramm-Leach-Bliley Act Privacy Notice, rev. 4/30/24**

1. Facts
  - a. WHAT DOES BILT DO WITH YOUR PERSONAL INFORMATION?
2. Why?
  - a. Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
3. What?



- ii. Account balances and payment history
  - iii. Credit history and credit scores
  - b. When you are no longer our customer, we continue to share your information as described in this notice.
4. How?
- a. All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Bilt chooses to share; and whether you can limit this sharing.

<b>For our everyday business purposes—</b>	
<b>Reasons we can share your personal information</b>	a such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus

<b>Does Bilt share?</b>	Yes
<b>Can you limit this sharing?</b>	No

<b>For our marketing purposes—</b>	
<b>Reasons we can share your personal information</b>	to offer our products and services to you

<b>Does Bilt share?</b>	Yes
<b>Can you limit this sharing?</b>	No
<b>Reasons we can share your personal information</b>	<b>For joint marketing with other financial companies</b>
<b>Does Bilt share?</b>	Yes
<b>Can you limit this sharing?</b>	No

<b>For our affiliates' everyday business purposes—</b>	
<b>Reasons we can share your personal information</b>	information about your transactions and experiences



**Reasons we can share your personal information      For our affiliates to market to you**

<b>Does Bilt share?</b>	Yes
<b>Can you limit this sharing?</b>	Yes

**Reasons we can share your personal information      For non-affiliates to market to you**

<b>Does Bilt share?</b>	Yes
<b>Can you limit this sharing?</b>	Yes

**Questions?** Call 844-822-2458 or go to <https://legal.biltrewards.com/>.

## Who we are

- Who is providing this notice? Bilt Technologies, Inc. (“Bilt”)

## What we do

- How does Bilt protect my personal information? To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
- How does Bilt collect my personal information?
  - We collect your personal information, for example, when you
    - Open an account or use your credit card
    - Pay your bills or give us your contact information
    - Provide account information
  - We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
- Why can't I limit all sharing?
  - Federal law gives you the right to limit only:
    - Sharing for affiliates' everyday business purposes—information about your creditworthiness
    - Affiliates from using your information to market to you
    - Sharing for non-affiliates' companies to market to you
  - State laws and individual companies may give you additional rights to limit sharing.
- What happens when I limit sharing for an account I hold jointly with someone else?



Affiliates - Companies related by common ownership or control. They can be financial and non-financial companies.

- Bilt may share information with its own affiliates

Non-affiliates - Companies not related by common ownership or control. They can be financial and non-financial companies.

- Bilt does not share information with non-affiliates for their independent marketing purposes

Joint Marketing - A formal agreement between non-affiliated financial companies that together market financial products or services to you.

- Bilt does not jointly market with non-affiliated financial companies

Other Important Information - Special Notice For State Residents: We will also comply with more restrictive state laws to the extent that they apply.

You can submit a privacy request [here](#).



[Return to Main Site](#)