# Bilt Mastercard

# Key benefits (aka rewards, offers)

* EARN POINTS ON RENT: The card that lets you earn points on rent, travel, dining, and more. Apply and start using right away
* 1 point per $1 on rent payments without the transaction fee. Pay through Bilt using the card, a check, or ACH directly from your checking account. Up to 100,000 points each calendar year.
* 2 points per $1 on flights, hotels, rental cars, and cruises.
* 5 points per $1 on Lyft rideshare, when you link accounts
* 3 points per $1 on dining. Up to 8X points at select Bilt Dining Restaurants
* Double points on Rent Day: 6X on dining, 4X on travel, 2X on other purchases except rent. Terms apply to earn points. Use the card 5 times each statement period to earn points
* No annual fees

# Additional benefits (aka rewards, offers)

* Tap To Pay
* Brushed Metal Card
* Instant Credit Line, Upon Approval
* Cellular Telephone Protection
* Purchase Security
* No Foreign Currency Conversion Fee
* Trip Cancellation And Interruption Protection
* Trip Delay Reimbursement
* Auto Rental Collision Damage Waiver
* Monthly Lyft Benefits
* World Elite Mastercard Concierge
* Cellular Telephone Protection: Cellular Telephone Protection can reimburse the eligible Bilt World Elite Mastercard® Credit Card cardholder for damage to, theft of, or involuntary and accidental parting of a cell phone. This is supplemental coverage not otherwise covered by another insurance policy (for example, cell phone insurance programs, or your homeowner’s, renter’s, automobile, or employer’s insurance policies) and may be applied after all other insurance is exhausted. Reimbursement is limited to the cost to repair or replace your original cell phone, less a $25 deductible with an allowable maximum of two paid claims per 12-month period. Each approved claim has a benefit limit of $800. This benefit does not cover cell phones that are lost (i.e., mysteriously disappear). This protection is only available when cell phone bills are paid with an eligible Bilt World Elite Mastercard Credit Card. Eligible cell phones are the lines listed on your most recent cellular wireless service provider’s monthly billing statement for the billing cycle prior to when the incident occurred. Electronic failure or issues related to the software of the device are not covered. Cellular Telephone Protection coverage begins the first day of the calendar month following the payment of your first cell phone billing using your eligible Bilt World Elite Mastercard Credit Card, and remains in effect when you continue to charge your total monthly cell phone bill to your Bilt World Elite Mastercard Credit. This protection may not be equivalent to or better than other applicable coverage. For complete coverage benefits and exclusions regarding this protection, go to [www.wellsfargo.com/biltbenefits](http://www.wellsfargo.com/biltbenefits). Note: Call your cellular provider (or sign on to their website) and request to set up automatic payments. Setting up automatic payments is not required to qualify for Cellular Telephone Protection; however, you need to pay your monthly cell phone bill with your eligible Bilt World Elite Mastercard Credit Card to get up to $800 protection.
* Purchase Security: Coverage in excess of any other coverage, and receipt and other documentation are needed. Benefit may be used in the event of theft or damage of the eligible item. Theft or damage must occur within the first 90 days from the date of purchase, and eligible item must be purchased entirely with your Bilt World Elite Mastercard®. Benefit is paid at Benefit Administrator's discretion. A maximum benefit amount and certain restrictions and limitations apply. Please review the Bilt World Elite Mastercard® Guide to Benefits for details.
* Trip Cancellation & Interruption Protection: Cardholders can receive reimbursement for the cost of scheduled common carrier passenger fare in the event the trip must be canceled or interrupted because of a covered reason. The entire fare, less redeemable certificates, vouchers, or coupons, must be paid with your Bilt World Elite Mastercard®. A maximum benefit amount and certain restrictions and limitations apply. Please review the Bilt World Elite Mastercard® Guide to Benefits for details.
* Trip Delay Reimbursement: Coverage is provided in excess of other insurances for reimbursement of trip delay expenses incurred after the initial delay of 6 hours, up to $200 per day per covered traveler and up to a maximum amount of $1,800 for all covered travelers per trip, when a trip delay is caused by an eligible reason. Coverage begins on the trip departure date and ends on the trip completion date. Eligible trip delay expenses are covered for you, your spouse or domestic partner and your dependent children traveling on the trip, when you charge the covered traveler’s trip to your eligible Wells Fargo credit card. For New York residents, your eligible Wells Fargo credit card must be used to pay for the expenses incurred during the delay. Certain exclusions, restrictions, and limitations apply. Refer to the Bilt World Elite Mastercard® Guide to Benefits for further information.
* Auto Rental Collision Damage Waiver: Certain terms, conditions and exclusions apply. In order for coverage to apply, you must use your covered Bilt World Elite Mastercard® to secure transactions. Please refer to your Bilt World Elite Mastercard® Guide to Benefits for details.
* Lyft Credits: Take 3, Get $5: Beginning 4/1/21 and running through 3/31/24, Lyft users can participate in Lyft and Mastercard's Take 3, Get $5 program ("Program") by taking and partially or fully paying for three (3) Eligible Rides in a calendar month to receive a $5 Lyft credit ("Credit"). The rides must be paid for with an eligible World or World Elite Mastercard credit card (Apple Card is not eligible for this program, but Apple Pay or Google Pay may be eligible if your World or World Elite Mastercard credit card is the funding source). Limit one Credit per calendar month per Lyft account. An "Eligible Ride” is any Lyft ride type, excluding business rides and bicycle and scooter rental rides. Valid only in the USA. Whether a ride qualifies as an Eligible Ride for purposes of the Credit will be determined in Lyft’s sole discretion. Credits expire 30 days after application. Limited time only and while supplies last. By participating in the Program, you agree to these terms and Lyft's Terms of Service at https://www.lyft.com/terms, and you agree that Lyft and Mastercard may share your information for the purposes of tracking and processing the Credit and may use anonymized, aggregated data for business analytics and offer optimization. Credits may take up to 2 days to be applied to your Lyft account.
* World Elite Mastercard Concierge: This benefit may be subject to change without prior notice. Please visit www.mastercard.us/worldelite or call 1-800-Mastercard (1-800-627-8372) for the latest benefit.

# Redemption options

* REDEEM YOUR POINTS WITH BILT REWARDS: Bilt Mastercard cardholders get access to Bilt Rewards, our premier loyalty program. Redeem points with our loyalty partners across travel, fitness, shopping, and more
* Earn and redeem Bilt Points for travel: Book your next trip with the Bilt Travel Portal, where you can use and earn Bilt Points. Or, transfer 1:1 to one of our many loyalty partners.

# APR details

* 21.49%, 24.49% and 29.49% based on your credit worthiness. The APRs will vary as the prime rate changes

# Fee details

* Annual fees: None
* Balance transfers: Upto 5% for each balance transfer with a min of $5
* Cash advances: Either $10 or 5% of the amount, whichever is greater
* Foreign currency conversion: None
* Late payment: Upto $40

# Source

* <https://go.biltrewards.com/get-started?utm_source=google&utm_medium=search-brand&utm_campaign=google-non-brand_web_core_conversion_prospecting__generic-credit-card_bmm_tcpa_&utm_audience=travel&utm_adgroup=148409669406&utm_content=660620244842&APP_SOURCE=PARTNER_PAID_SEARCH_MARKETING&lang=en&locale=en_US&sub_channel=SEM&vendor_code=BL&gclid=Cj0KCQiAr8eqBhD3ARIsAIe-buN3OGBN9gJUsJRrbySK4nwgsKPZOcRJLwYOCfIMtv-cIrprVA1EO0EaArEhEALw_wcB>