

# Bilt Is Tripling Its Credit Card Roster. But Do You Need Its Card to Earn Rent Rewards?


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Bilt Rewards announced earlier this summer that it plans to expand its credit card network even as it reports that more than 85% of Bilt users don't have the Bilt Mastercard.

In the universe of credit card rewards, Bilt stands out because its card enables users to earn rewards for paying rent (<https://money.usnews.com/credit-cards/articles/can-you-pay-your-rent-or-mortgage-with-a-credit-card>) without incurring a transaction fee.

If more than 85% of Bilt users don't have a card, though, then do you really need one? Bilt offers benefits for noncardholders and is looking to become a "loyalty ecosystem" more than a credit card company. For now, though, the card is probably one of the best ways to earn Bilt points – but you'll still want to wait before you open one. 

As always, you should think carefully before you apply for a credit card (<https://money.usnews.com/credit-cards/articles/how-to-get-a-credit-card-for-the-first-time-a-step-by-step-guide>). Maximizing credit card rewards probably isn't the most important financial goal.

On top of that, Bilt's credit card roster is about to go through a major transition, so you have some time to make your decision as you wait for more details.

## What New Cards Is Bilt Introducing?

Bilt plans to offer three credit cards starting in February 2026. One will charge no annual fee – like the current Bilt Mastercard – one will charge a \$95 annual fee and the other will charge a \$495 annual fee.

According to a Bilt spokesperson, the new cards are coming together "in partnership" with Cardless, a relative newcomer in the cards industry. Cardless has developed credit cards such as the Latam Airlines Mastercard and the Simon American Express Credit Card.

It's unclear how similarly the no-annual-fee card will resemble the existing Bilt Mastercard. According to a Bilt spokesperson, no additional information is available about the new card roster, but more details will come in the fall.

The lack of details leaves unclear the status of the existing Bilt Mastercard's perks, including ones that make it stand out, such as [primary rental car insurance](https://money.usnews.com/credit-cards/articles/best-credit-cards-for-car-rentals) (<https://money.usnews.com/credit-cards/articles/best-credit-cards-for-car-rentals>) and other travel protections. The types of premium perks that could come with the annual-fee cards also remain unknown.

The Bilt Mastercard stands out in part for its ability to transfer points to travel loyalty partners, which is uncommon on a card with no fee. [Chase Ultimate Rewards](https://money.usnews.com/credit-cards/articles/chase-ultimate-rewards-transfer-partners-guide) (<https://money.usnews.com/credit-cards/articles/chase-ultimate-rewards-transfer-partners-guide>) doesn't provide this feature on any of its no-annual-fee cards, for instance, and only one no-annual-fee card with [American Express Membership Rewards](https://money.usnews.com/credit-cards/articles/american-express-membership-rewards-transfer-partners-guide) (<https://money.usnews.com/credit-cards/articles/american-express-membership-rewards-transfer-partners-guide>) does ([The Blue Business® Plus Credit Card from American Express](https://money.usnews.com/credit-cards/american-express/the-blue-business-plus-credit-card-from-american-express) (<https://money.usnews.com/credit-cards/american-express/the-blue-business-plus-credit-card-from-american-express>)). [See Rates & Fees](https://www.americanexpress.com/us/credit-cards/card-application/apply/prospect/terms/bluebusinessplus-credit-card/42732-9-0?rwdFlag=rwd/?rwdFlag=rwd#FeeTable) (<https://www.americanexpress.com/us/credit-cards/card-application/apply/prospect/terms/bluebusinessplus-credit-card/42732-9-0?rwdFlag=rwd/?rwdFlag=rwd#FeeTable>).



[**Read:** [Best Rewards Credit Cards.](https://money.usnews.com/credit-cards/rewards) (<https://money.usnews.com/credit-cards/rewards>)]

## Can You Earn Rent Rewards Without the Bilt Credit Card?

Opening a credit card can sound like an appealing way to boost rewards, but that doesn't always mean it's a good idea.

Consumers face a similar decision with [co-branded](https://money.usnews.com/credit-cards/articles/is-a-cobranded-credit-card-right-for-you) (<https://money.usnews.com/credit-cards/articles/is-a-cobranded-credit-card-right-for-you>) travel credit cards, tied to airline loyalty programs and other rewards programs. In these cases, you can often still earn points on your spending through the loyalty program without a card, just at a lower rate.

“I just get the points from whichever airline I happen to get the ticket from and then kind of confine the points to that and don’t let it bleed into other areas of my personal finance,” says Kashif A. Ahmed, a certified financial planner, professor of finance and the president of American Private Wealth.

When it comes to rent, other ways to earn points exist, but they may not be worth your while.

### **With Other Credit Cards**

As of July 21, consumers with third-party Visa, Mastercard, Discover and American Express credit cards can earn one Bilt point for every two dollars of rent paid through the platform.

Paying with a third-party credit card will still come with a 3% transaction fee, though, which makes this option a lot less appealing.

### **Without a Credit Card**



If you rent in a property that is part of the Bilt Rewards Alliance, you can earn points by paying online or through the Bilt Rewards app.

Outside the Bilt Alliance, you can earn up to 250 points per rent payment by paying through Bilt with a bank account linked to Plaid or by paying with a debit card. The former method comes with a \$1.95 processing fee, while the latter comes with a \$9.95 fee.

[**Read: [Best Credit Cards. \(https://money.usnews.com/credit-cards/best-credit-cards\)](https://money.usnews.com/credit-cards/best-credit-cards)**]

### **How Will Existing Bilt Mastercard Cardholders Transition?**

According to Bilt, existing cardholders will move “seamlessly” from Wells Fargo, the card’s current issuer, to its new card platform in February 2026. For the moment, details are sparse.

Regardless of process specifics, cardholders can prepare for a few things when a card issuer changes.

“One of the things to be specifically concerned about is the grace period. Making sure that they know when the grace period is and that the rules don’t change,” says Ralph Bender, certified financial planner and founder of Enduring Wealth Advisors.

Your [grace period](https://money.usnews.com/credit-cards/articles/what-is-the-grace-period-on-a-credit-card) is the time between when your credit card's billing cycle ends and when your payment is due. If it changes due to an issuer transition, you could accidentally miss a payment.

If you had [automatic payments](https://money.usnews.com/credit-cards/articles/should-you-use-autopay-for-your-credit-card-payments) set up previously, you'll want to check to see if you need to set those up again.

Wells Fargo did not respond to a request for comment about Bilt's transition.

[**READ:** [Best Credit Cards for Students](https://money.usnews.com/credit-cards/student)]

### Should I Open the Bilt Mastercard Now?

With more details about the new Bilt cards set to come in the fall, you may want to hold off on opening the existing Bilt Mastercard. That way, you can avoid opening a credit card that you ultimately cancel if the updated offerings aren't to your liking.

Or you may decide that you want a simpler card, such as one that earns "cold, hard cash you can spend anywhere," like a straightforward [cash back](https://money.usnews.com/credit-cards/cash-back) card, says Ahmed.

"It's better to look at a card that gives back a lot of cash, and then you can use it however you want," he says.

In the meantime, consumers with the Bilt Mastercard, issued by Wells Fargo, can continue using the card as they normally would.

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