| SEC For  |   |  |   |  |  | ~-   |   |                            |                        |  |                    |  |  | ~····   |   |   |  |                                     |   |
|--|---|--|---|--|--|--|---|----------------------------|------------------------|--|--------------------|--|--|---|---|---|--|-------------------------------------|---|
| FORM 4 UNITED S  |   |  |   | ) STA  | TATES SECURITIES AND EXCHANGE COMMISSION<br>Washington, D.C. 20549           |  |   |                            |                        |  |                    |  |  |   |   |   | OMB APPROVAL   |                                     |   |
| Section 16. Form 4 or Form 5<br>obligations may continue. See                |   |  |   | TOF CHANGES IN BENEFICIAL OWNERSHIP  |  |  |   |                            |                        |  |                    |  |  |   |   | OMB Number:         3235-0287           Estimated average burden         hours per response:         0.5        |  |                                     |   |
| 1. Name and Address of Reporting Person <sup>*</sup><br><u>Hornsey Liane</u> |   |  |   |  | 2. Issuer Name and Ticker or Trading Symbol <u>Cardlytics, Inc.</u> [ CDLX ] |  |   |                            |                        |  |                    |  |  | Relationship<br>leck all applie<br>X Directo  | cable)  | Reporting Person(s) to Issue<br>le)<br>10% Own  |  |                                     |   |
| (Last) (First)   |   |  | (Middle)  |  | 3. Date of Earliest Transaction (Month/Day/Year)<br>04/09/2024               |  |   |                            |                        |  |                    |  |  | Officer<br>below)   | (give title   | ve title Other (s<br>below)   |  | specify                             |   |
| 675 PONCE DE LEON AVENUE<br>SUITE 4100<br>(Street)                           |   |  |   |  | 4. lf .  | 4. If Amendment, Date of Original Filed (Month/Day/Year) 6. Indivi<br>Line)<br>X |   |                            |                        |  |                    |  |  | <ul> <li>Form filed by One Reporting Person</li> <li>Form filed by More than One Reporting</li> </ul> |   |   |  |                                     |   |
| ATLANTA GA 30308   |   |  |   | Rule 10b5-1(c) Transaction Indication  |  |  |   |                            |                        |  |                    |  |  |   |   |   |  |                                     |   |
| (City) (State) (Zip)   |   |  |   | Check this box to indicate that a transaction was made pursuant to a contract, instruction or written plan that is intended to satisfy the affirmative defense conditions of Rule 10b5-1(c). See Instruction 10. |  |  |   |                            |                        |  |                    |  |  |   |   |   |  |                                     |   |
|  |   |  | le I - Nor  |  |  | _  |   |                            | · · ·                  | Dis  |                    | ,  |  |   | ly Owned  |   |  |                                     |   |
| 1. Title of Security (Instr. 3)<br>Date<br>(Month/                           |   |  |   |  |  | Execution Date,  |   |                            | Code (                 | Transaction<br>Code (Instr.                              |                    | 4. Securities Acquired (A<br>Disposed Of (D) (Instr. 3,<br>5)                                |  |   | Benefici<br>Owned I                                 | es<br>ally<br>Following   | Form<br>(D) o  | n: Direct<br>r Indirect<br>Istr. 4) | 7. Nature<br>of Indirect<br>Beneficial<br>Ownership |
|  |   |  |   |  |  |  |   |                            | Code                   | v  | Amount             | t (A) or P   |  | Price   | Reported<br>Transaction(s)<br>(Instr. 3 and 4)      |   |  |                                     | (Instr. 4)  |
|  |   | т  | able II -   |  |  |  |   |                            | luired, D<br>s, option |  |                    |  |  |   | / Owned   |   |  |                                     |   |
| 1. Title of<br>Derivative<br>Security<br>(Instr. 3)                          | 2.<br>Conversion<br>or Exercise<br>Price of<br>Derivative<br>Security | 3. Transaction<br>Date<br>(Month/Day/Year) | 3A. Deemed<br>Execution Date,<br>if any<br>(Month/Day/Year) |  | 4.<br>Transaction<br>Code (Instr.<br>3)                                      |  | 5. Num<br>of<br>Deriva<br>Securi<br>Acquir<br>(A) or<br>Dispos<br>of (D)<br>(Instr. 2<br>and 5) | tive<br>ties<br>red<br>sed | Expiration             | Date Exercisable ar<br>xpiration Date<br>lonth/Day/Year) |                    | 7. Title and<br>Amount of<br>Securities<br>Underlying<br>Derivative Secu<br>(Instr. 3 and 4) |  |   | 8. Price of<br>Derivative<br>Security<br>(Instr. 5) | 9. Numbe<br>derivative<br>Securities<br>Beneficia<br>Owned<br>Following<br>Reported<br>Transactie<br>(Instr. 4) | ly Owners<br>Form:<br>Direct (I<br>or Indire<br>(I) (Instr | Ownership                           | Beneficial<br>) Ownershi<br>ct (Instr. 4)           |
|  |   |  |   |  | Code   | v  | (A)   | (D)                        | Date<br>Exercisab      |  | Expiration<br>Date | Title  |  | Amount<br>or<br>Number<br>of<br>Shares  |   |   |  |                                     |   |

## Explanation of Responses:

(1)

1. Each restricted stock unit ("RSU") represents a contingent right to receive one share of common stock of the Issuer, or at the election of the Issuer, its cash equivalent.

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(2)

2. The RSUs shall vest in full on the one-year anniversary of the date of grant, provided that the Reporting Person remains a director of the Issuer on such vesting date.

Remarks:

Restricted Stock Unit

| /s/ Nick Lynton, Attorney-in- | 04/09/2024 |
|-------------------------------|------------|
| Fact                          | <u></u>    |

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\$<mark>0</mark>

(2)

Commo Stock

\*\* Signature of Reporting Person Date

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

 $^{\ast}$  If the form is filed by more than one reporting person, see Instruction 4 (b)(v).

04/09/2024

\*\* Intentional misstatements or omissions of facts constitute Federal Criminal Violations See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

Α

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, see Instruction 6 for procedure.

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB Number.

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