Instruction 10.

## FORM 4

## UNITED STATES SECURITIES AND EXCHANGE COMMISSION

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

## Washington, D.C. 20549

OMB APPROVAL

OMB Number: 3235-0287

Estimated average burden

0.5

hours per response

Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).

Check this box to indicate that a transaction was made pursuant to a contract, instruction or written plan for the purchase or sale of equity securities of the issuer that is intended to satisfy the affirmative defense conditions of Rule 10b5-1(c). See

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934 or Section 30(h) of the Investment Company Act of 1940

	ress of Reporting P		2. Issuer Name <b>and</b> Ticker or Trading Symbol Cardlytics, Inc. [ CDLX ]	(Check all a	irector	10% Owner		
(Last) (First) (Middle) 675 PONCE DE LEON AVENUE NE SUITE 4100		, ,	3. Date of Earliest Transaction (Month/Day/Year) 10/01/2024	■ be	officer (give title elow) Chief Legal & Priv	Other (specify below) vacy Officer		
(Street) ATLANTA (City)	GA (State)	30308 (Zip)	4. If Amendment, Date of Original Filed (Month/Day/Year)	Line)	<u>·</u>			

Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned												
1. Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transaction Code (Instr. 8)					5. Amount of Securities Beneficially Owned Following Reported	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)		
			Code	v	Amount	(A) or (D)	Price	Transaction(s) (Instr. 3 and 4)		(iiiou: 4)		
Common Stock	10/01/2024		M		581	A	(1)	79,174	D			
Common Stock	10/01/2024		M		1,578	A	(1)	80,752	D			
Common Stock	10/01/2024		M		10,629	A	(1)	91,381	D			
Common Stock	10/02/2024		S		5,936(2)	D	\$3.085(3)	85,445	D			

# Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transa Code ( 8)		of		6. Date Exercisable and Expiration Date (Month/Day/Year)		7. Title and Amount of Securities Underlying Derivative Security (Instr. 3 and 4)		8. Price of Derivative Security (Instr. 5)	9. Number of derivative Securities Beneficially Owned Following Reported Transaction(s) (Instr. 4)	10. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	11. Nature of Indirect Beneficial Ownership (Instr. 4)
				Code	v	(A)	(D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares				
Restricted Stock Unit	(1)	10/01/2024		M			581	(4)	(4)	Common Stock	581	\$0	3,488	D	
Restricted Stock Units	(1)	10/01/2024		M			1,578	(5)	(5)	Common Stock	1,578	\$0	22,091	D	
Restricted Stock Unit	(1)	10/01/2024		M			10,629	(6)	(6)	Common Stock	10,629	\$0	63,777	D	

### **Explanation of Responses:**

- 1. Each restricted stock unit ("RSU") represents a contingent right to receive one share of common stock of the Issuer.
- 2. Shares were sold solely to satisfy tax withholding obligations that resulted from the delivery of shares of common stock for RSUs that vested on October 1, 2024. The Reporting Person did not sell shares for any other purpose.
- 3. The price reported is a weighted average sales price. These shares were sold in multiple transactions at prices ranging from \$3.05 to \$3.145, inclusive. The Reporting Person undertakes to provide to the Issuer, any security holder of the Issuer, or the staff of the Securities and Exchange Commission, upon request, full information regarding the number of shares sold at each separate price within the range set forth in footnote (3).
- 4. The RSU award was originally for 9,299 shares. Twenty-five percent (25%) of the shares under this award vested on April 1, 2023, with the remaining 75% vesting quarterly over the subsequent three years in equal amounts thereafter provided the Reporting Person continuously provides service to the Issuer through the vesting date.
- 5. This RSU award was originally for 38,222 shares. Twenty-five percent (25%) of the shares under this award vested on July 1, 2023, with the remaining 75% vesting quarterly over the subsequent three years in equal amounts thereafter provided the Reporting Person continuously provides service to the Issuer through the vesting date.
- 6. The RSU award vested or will vest in eight equal installments on July 1, 2024, October 1, 2024, January 1, 2025, April 1, 2025, July 1, 2025, October 1, 2025, January 1, 2026 and April 1, 2026, provided that the Reporting Person remains employed by the Issuer on such vesting date.

#### Remarks:

/s/ Nick Lynton

10/03/2024

\*\* Signature of Reporting Person

Date

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

- $^{\star}$  If the form is filed by more than one reporting person, see Instruction 4 (b)(v).
- \*\* Intentional misstatements or omissions of facts constitute Federal Criminal Violations See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

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.