UNITED STATES SECURITIES AND EXCHANGE COMMISSION

WASHINGTON, DC 20549

FORM 8-K

CURRENT REPORT Pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934

Date of Report (Date of earliest event reported): June 29, 2023



CARDLYTICS, INC.

(Exact Name of Registrant as Specified in its Charter)

Delaware

(State or other jurisdiction of incorporation or organization)

001-38386

26-3039436 (I.R.S. Employer Identification No.)

30308

(Commission File Number)

675 Ponce de Leon Avenue NE, Suite 6000

Atlanta Georgia

(Address of principal executive offices, including zip code)

(888) 798-5802

(Registrant's telephone, including area code)

Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12) □ Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b)) □ Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c)) □ Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c)) □ Securities registered pursuant to Section 12(b) of the Securities Exchange Act of 1934: □ Title of each class					
Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12) □ Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b)) □ Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c)) □ Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c)) □ Securities registered pursuant to Section 12(b) of the Securities Exchange Act of 1934: □ Title of each class			ng is intended to simultaneously satis	sfy the filing obligations of the registrant under any of the	
Title of each class Common Stock Trading symbol CDLX The Nasdaq Stock Market LLC Indicate by check mark whether the registrant is an emerging growth company as defined in Rule 405 of the Securities Act of 1933 (§230.405 of this chapter) or Rule 12b-2 of the Securities Exchange Act of 1934 (§240.12b-2 of this chapter). Emerging growth company Trading symbol CDLX The Nasdaq Stock Market LLC Indicate by check mark whether the registrant is an emerging growth company as defined in Rule 405 of the Securities Act of 1933 (§230.405 of this chapter). Emerging growth company The Nasdaq Stock Market LLC Indicate by check mark whether the registrant is an emerging growth company as defined in Rule 405 of the Securities Act of 1933 (§230.405 of this chapter).		Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12) Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))			
Common Stock CDLX The Nasdaq Stock Market LLC Indicate by check mark whether the registrant is an emerging growth company as defined in Rule 405 of the Securities Act of 1933 (§230.405 of this chapter) or Rule 12b-2 of the Securities Exchange Act of 1934 (§240.12b-2 of this chapter). Emerging growth company I an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new	Securities registered pursuant to Section 12(b) of the Securities Exchange Act of 1934:				
chapter) or Rule 12b-2 of the Securities Exchange Act of 1934 (§240.12b-2 of this chapter). Emerging growth company f an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new					
f an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new	Indicate by check mark whether the registrant is an emerging growth company as defined in Rule 405 of the Securities Act of 1933 (§230.405 of this chapter) or Rule 12b-2 of the Securities Exchange Act of 1934 (§240.12b-2 of this chapter).				
	Emerg	ng growth company			
	f an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new or revised financial accounting standards provided pursuant to Section 13(a) of the Exchange Act.				

ITEM 8.01 OTHER EVENTS

On June 29, 2023, Cardlytics, Inc. (the "Company") entered into a Third Amendment (the "Amendment") to Schedule #1 of that certain Master Agreement (the "Master Agreement") with JPMorgan Chase Bank, National Association. Pursuant to the terms of the Amendment, among other things, the Supplier Billings Share, which is the portion of advertiser billings that is retained by the Company, increased beginning on June 1, 2023. Further pursuant to the terms of the Amendment, the Supplier Billing Share will remain at or above this increased Supplier Billings Share rate through the end of the Initial Term in November 2025. Capitalized terms used but not defined in this Form 8-K are defined in the Master Agreement, which was filed as an exhibit to the Company's Form 10-Q for the quarter ended June 30, 2018.

The foregoing is only a summary of the Amendment and does not purport to be complete and is qualified in its entirety by reference to the full text of the Amendment, which will be filed as an exhibit to the Company's Form 10-Q for the quarter ended June 30, 2023.

Forward Looking Statements

This report includes information that constitutes "forward-looking statements" made pursuant to the safe harbor provision of the Private Securities Litigation Reform Act of 1995 that involve risk and uncertainties. These statements include the amount of the Supplier Billings Share the Company may receive. Management cautions the reader that these forward-looking statements are only predictions and are subject to a number of both known and unknown risks and uncertainties, and actual results, performance, and/or achievements may differ materially from the future results, performance and/or achievements expressed or implied by these forward-looking statements as a result of a number of factors. A description of the risks and uncertainties that may arise are set forth in the Company's Quarterly Report on Form 10-Q for the quarter ended March 31, 2023 filed with the Securities and Exchange Commission on May 4, 2023 and the Company's other periodic reports that it files with the Securities and Exchange Commission from time to time. The statements made in this report are based on information available to the Company as of the date of this report and the Company undertakes no obligation to update any of the forward-looking statements after the date of this report.

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned thereunto duly authorized.

Cardlytics, Inc.

Date: July 5, 2023 By: /s/ Karim Temsamani

Karim Temsamani Chief Executive Officer (Principal Executive Officer)