Instruction 1(b)

FORM 4

Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

OMB APPROVAL

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

| Name and Address of Reporting Person* Temsamani Karim Saad | | | | | | | 2. Issuer Name and Ticker or Trading Symbol Cardlytics, Inc. [CDLX] | | | | | | | | 5. Relationship of Reporting Person(s) to Issuer (Check all applicable) | | | | |
|--|---|--|--|----------------|--------------|--|---|--------------|-----------------|--|--|--|---|---|--|--|--|--|--|
| Temsamam Karim Saad | | | | | | | | | | | | | | | Director | | 10% Ov | | |
| (Last) (First) (Middle) | | | | | | 3. Date of Earliest Transaction (Month/Day/Year) 06/01/2024 | | | | | | | | Officerbelow | (give title | | Other (s below) | specify | |
| 675 PONCE DE LEON AVE. NE | | | | | | 00/01/2027 | | | | | | | | Chief Executive Officer | | | | | |
| SUITE 4100 | | | | | | 4. If Amendment, Date of Original Filed (Month/Day/Year) | | | | | | | | 6. Individual or Joint/Group Filing (Check Applicable Line) | | | | | |
| (Street) | | | | | - | | | | | | | | | Form filed by One Reporting Person | | | | | |
| | TLANTA GA 30308 | | | | | Form filed by More than One Report Person | | | | | | | | | | ting | | | |
| (City) (State) (Zip) | | | | | Rı | Rule 10b5-1(c) Transaction Indication | | | | | | | | | | | | | |
| | | | | | | 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. | | | | | | | | | | | | | |
| Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned | | | | | | | | | | | | | | | | | | | |
| 1. Title of Security (Instr. 3) 2. Transact Date (Month/Day | | | | | | ion 2A. Deemed Execution Date, | | | 3. 4. Securitie | | es Acquired (A) or Of (D) (Instr. 3, 4 and 5) | | 5. Amor Securiti Benefic Owned | 5. Amount of Securities Beneficially Owned Following | | n: Direct r Indirect sstr. 4) | 7. Nature of Indirect Beneficial Ownership | | |
| | | | | | | | | | Code | v | Amount | (A) or (D) | Price | Reporte Transac (Instr. 3 | ction(s) | | | (Instr. 4) | |
| Common Stock 06/01/20 | | | | | | 024 | | | M | | 84,079 | A | (1) | 42 | 8,659 | D | | | |
| Common Stock 06/04/20 | | | | | | 024 | | | S | | 43,129(2 | 43,129 ⁽²⁾ D \$8 | | (3) 38 | 385,530 | | 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. Deen Executio if any (Month/D | ned n Date, | 4. Transa | ransaction | | 5. Number of | | 6. Date Exercisable a Expiration Date (Month/Day/Year) | | 7. Title an of Securit Underlyin Derivative (Instr. 3 ar | d Amount ies g Security nd 4) | 8. Price of Derivative Security (Instr. 5) | 9. Numbe derivative Securities Beneficia Owned Following Forted Transacti (Instr. 4) | tive ties icially d ving ted action(s) | 10. Ownership Form: Direct (D) or Indirect (I) (Instr. 4) | 11. Nature of Indirect Beneficial Ownership (Instr. 4) | |
| | | | | | Code | v | (A) | (D) | Date Exercis | able | Expiration Date | Title | Amount or Number of Shares | | | | | | |
| Restricted Stock Unit | (1) | 06/01/2024 | | | M | | | 84,079 | (4) | | (4) | Common Stock | 84,079 | \$0 | 756,71 | 10 | D | | |

Explanation of Responses:

- 1. Each 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.
- 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 June 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 \$8.55 to \$8.83, 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 this footnote (3).
- 4. 25% of the RSUs vested on September 1, 2023, with the remaining 75% having vested or vesting in equal amounts over the subsequent three years quarterly thereafter, provided that the Reporting Person remains employed by the Issuer on such vesting date.

Remarks:

/s/ Nick Lynton, Attorney-in-

06/04/2024

Fact

** Signature of Reporting Person Date

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

- * 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.