FORM 4

## UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

## STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

| OMB APPROVAL             |     |  |  |  |  |  |  |  |  |
|--------------------------|-----|--|--|--|--|--|--|--|--|
| OMB Number: 3235-0287    |     |  |  |  |  |  |  |  |  |
| Estimated average burden |     |  |  |  |  |  |  |  |  |
| hours per response.      | 0.5 |  |  |  |  |  |  |  |  |

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

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*     DeSieno Alexis   |   |  |   |       |   | 2. Issuer Name and Ticker or Trading Symbol Cardlytics, Inc. [ CDLX ]                                       |           |              |                 |  |                    |  | (Che  | eck all application                                 | able)          | ting Person(s) to Issuer  10% Owner e Other (specify |  |  |
|--|---|--|---|-------|---|---|-----------|--------------|-----------------|--|--------------------|--|---|---|----------------|--|--|--|
| (Last)<br>675 PON  | `   | irst)<br>ON AVE. NE                        | (Middle)                                      |       | 3. Date of Earliest Transaction (Month/Day/Year) 08/14/2024 |   |           |              |                 |  |                    |  | Officer (give title Other (specify below)  Chief Financial Officer                              |   |                |  |  |  |
| SUITE 4100   |   |  |   |       | 4.  | 4. If Amendment, Date of Original Filed (Month/Day/Year)  |           |              |                 |  |                    | Line   | 6. Individual or Joint/Group Filing (Check Applicable Line)  Form filed by One Reporting Person |   |                |  |  |  |
| (Street) ATLAN   | ΓA G  | A  | 30308   |       |   |   |           |              |                 |  |                    |  |   |   | ed by Mor      |  | One Repor  |  |
| (City)   | (S  | tate)                                      | (Zip)   |       | _   R   | Rule 10b5-1(c) Transaction Indication  Check this box to indicate that a transaction was made pursuant to a |           |              |                 |  |                    |  | nt to a contra  | at instruction                                      | or writton n   | lan that   | t is intended t  | o oction.  |
|  |   |  |   |       |   |   |           |              |                 |  | Rule 10b5-1(       |  |   | ct, instruction                                     | or written p   | ian (nai   | i is intended t  | o salisiy  |
|  |   | Та   | ble I - No                                    | on-De | rivati  | ve Se   | cur       | ities Ac     | quire           | d, Di  | sposed o           | of, or Be  | neficially  | Owned   |                |  |  |  |
| 1. Title of Security (Instr. 3)  2. Transac Date (Month/Date)  |   |  |   |       | Execution Da  |   | ion Date, | Code (Instr. |                 | 4. Securities Acquired (A) o<br>Disposed Of (D) (Instr. 3, 4 a |                    |  | 5. Amour<br>Securitie<br>Beneficia<br>Owned F<br>Reported                                       | s<br>illy<br>ollowing                               | Form<br>(D) or | : Direct   I<br>r Indirect   I<br>str. 4)            | 7. Nature of Indirect Beneficial Ownership (Instr. 4)                    |  |
|  |   |  |   |       |   |   |           |              |                 | v  | Amount             | (A) or<br>(D)  | Price   | Transacti<br>(Instr. 3 a                            | on(s)          |  |  |  |
| Common Stock 08/14/  |   |  |   |       | 4/202   | .024  |           | M            |                 | 175,000  | 0 A                | <b>\$0</b> <sup>(1)</sup>  | 181   | ,898  |                | D  |  |  |
| Common Stock 08/15/2   |   |  |   | 5/202 | .024  |   |           | S            |                 | 90,912   | 2) <b>D</b>        | \$3.7080   | 90,986  |   | D              |  |  |  |
| Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities) |   |  |   |       |   |   |           |              |                 |  |                    |  |   |   |                |  |  |  |
| 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. Deeme<br>Execution<br>if any<br>(Month/Da | Date, |   | ansaction<br>ode (Instr.  |           |              |                 | Exerc<br>ion Da<br>/Day/Y                                      |                    | 7. Title an<br>of Securit<br>Underlyin<br>Derivative<br>(Instr. 3 an | ies<br>g<br>Security  | 8. Price of<br>Derivative<br>Security<br>(Instr. 5) |                | e Coss Fally Cos                                     | 10.<br>Ownership<br>Form:<br>Direct (D)<br>or Indirect<br>(I) (Instr. 4) | 11. Nature<br>of Indirect<br>Beneficial<br>Ownership<br>(Instr. 4) |
|  |   |  |   |       | Code  | v   | (A)       | (D)          | Date<br>Exercis | able   | Expiration<br>Date | Title  | Amount<br>or<br>Number<br>of Shares   |   | (Instr. 4)     | (-/  |  |  |
| Restricted<br>Stock<br>Units   | (1)   | 08/14/2024                                 |   |       | M   |   |           | 175,000      | (4)             |  | (4)                | Common<br>Stock  | 175,000   | \$0   | 175,00         | 00   | 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 withholding tax obligations that resulted from the delivery of shares of common stock for RSUs that vested on August 14, 2024. The Reporting Person did not sell shares for any
- 3. The price reported is a weighted average sales price. These shares were sold in multiple transactions at prices ranging from \$3.535 to \$3.89, 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 (2).
- 4. The RSU award was originally for 350,000 shares. 50% of the RSUs vested on August 14, 2024 (the "Anniversary Date"), with the remaining 50% vesting in equal amounts quarterly over the one year period following the Anniversary Date, provided that the Reporting Person remains employed by the Issuer on such vesting date.

## Remarks:

/s/ Nick Lynton, Attorney-in-

08/16/2024

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.