|   | SEC Form 4<br>FORM 4   | UNITED STA   | TES SECURITIES AND EXCHANGE CO  | MMIS |   |             |                        |  |
|---|--|--|---|------|---|-------------|------------------------|--|
|   |  | Washington, D.C. 20549   |   |      |   |             | OMB APPROVAL           |  |
| ſ | Check this box if no longer subject to<br>Section 16. Form 4 or Form 5<br>obligations may continue. See<br>Instruction 1(b). | STATEME  | NT OF CHANGES IN BENEFICIAL OWN   |      | OMB Number:<br>Estimated aver   | rage burden |                        |  |
|   |  | Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934<br>or Section 30(h) of the Investment Company Act of 1940 |   |      |   |             | hours per response:    |  |
|   |  |  |   |      |   |             |                        |  |
|   | 1. Name and Address of Reporting Person  | *  | 2. Issuer Name <b>and</b> Ticker or Trading Symbol<br>Cardlytics, Inc. [ CDLX ] |      | 5. Relationship of Reporting Person(s) to Issuer (Check all applicable) |             |                        |  |
|   | BALEN JOHN V   |  |   | X    | Director  |             | 10% Owner              |  |
|   | (Last) (First)   | (Middle)   | 3. Date of Earliest Transaction (Month/Day/Year)                                | -    | Officer (give<br>below)   | title       | Other (speci<br>below) |  |

05/21/2022

| C/O CARDLYTICS, INC.<br>675 PONCE DE LEON AVENUE NE, 6000                        |  | US/21/2022  |  |   |        | 6 Indi        | 6. Jadividual as Jaint/Craus Filing (Chaels Applicable                    |   |   |          |  |
|--|--|---|--|---|--------|---------------|---|---|---|----------|--|
| (Street)<br>ATLANTA GA 30308   | [4. II AII                                 | 4. If Amendment, Date of Original Filed (Month/Day/Year)    |  |   | Line)  | ,             |   |   |   |          |  |
| (City) (State) (Zip)   |  |   |  |   |        |               |   |   |   |          |  |
| Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned |  |   |  |   |        |               |   |   |   |          |  |
| 1. Title of Security (Instr. 3)  | 2. Transaction<br>Date<br>(Month/Day/Year) | 2A. Deemed<br>Execution Date,<br>if any<br>(Month/Day/Year) | 3.4. Securities Acquired (A)Transaction<br>Code (Instr.Disposed Of (D) (Instr. 3, 4)8)5) |   |        |               | 5. Amount of<br>Securities<br>Beneficially<br>Owned Following<br>Reported | 6. Ownership<br>Form: Direct<br>(D) or Indirect<br>(I) (Instr. 4) | 7. Nature of<br>Indirect<br>Beneficial<br>Ownership<br>(Instr. 4) |          |  |
|  |  |   | Code   | v | Amount | (A) or<br>(D) | Price   | Transaction(s)<br>(Instr. 3 and 4)                                |   | (1150.4) |  |
| Common Stock   | 05/21/2022                                 |   | М  |   | 1,701  | Α             | <b>\$0</b> <sup>(1)</sup>   | 36,798  | D   |          |  |

## Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities) 1. Title of Derivative 3A. Deemed Execution Date 6. Date Exercisable and Expiration Date 7. Title and Amount of 8. Price of Derivative 11. Nature of Indirect 3. Transaction Date 5. Number of 9. Number of 10 2. Conversion Transaction Derivative derivative Ownership Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5) or Exercise Price of Derivative Securities Underlying Derivative Security (Instr. 3 and 4) Form: Direct (D) or Indirect Security (Instr. 3) if any (Month/Day/Year) Code (Instr. 8) Security (Instr. 5) Securities Beneficially Beneficial Ownership (Month/Day/Year) (Month/Day/Year) Owned Following Reported (Instr. 4) Security (I) (Instr. 4) Transaction(s) (Instr. 4) Amount Number Date Expiration Exercisable Date Shares Code v (A) (D) Title Restricted Commor Stock (1)05/21/2022 Μ 1,701 (2) (2) 1,701 \$<mark>0</mark> 0 D Stock Units Restricted Commor Stock (1) (3) (3) 05/24/2022 Α 6,465 6,465 \$<mark>0</mark> 6,465 D Stock Units

Explanation of Responses:

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.

2. The RSUs vested in full on the one-year anniversary of the date of grant.

3. 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:**



\*\* 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.

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

10% Owner Other (specify