FORM 4

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

| Washington, | D.C. | 20549 | |
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| wasinington, | D.C. | 20049 | |

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

| I | OMB APPROVAL | | | | | | | | | |
|---|--------------------------|-----------|--|--|--|--|--|--|--|--|
| I | OMB Number: | 3235-0287 | | | | | | | | |
| | Estimated average burden | | | | | | | | | |
| ı | 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

| | | | | | | 36011011301 | (11) 01 1110 111 | vestillent Co | iipaiiy ACI Oi | 1340 | | | | | | | |
|--|---|--|---|--|--|--|--------------------------------------|---|--------------------|--|---|---|---|--------------------------|--|---|--|
| 1. Name and Address of Reporting Person* <u>Chen Tim Chao-Ming</u> | | | | 2. Issuer Name and Ticker or Trading Symbol NERDWALLET, INC. [NRDS] | | | | | | | 5. Relationship of Reporting Person(s) to Issuer (Check all applicable) X Director X 10% Owner X Officer (give title Other (specify below) Chief Executive Officer | | | | | | |
| (Last) (First) (Middle) NERDWALLET, INC. | | | | | 3. Date of Earliest Transaction (Month/Day/Year) 12/12/2023 | | | | | | | | | | | | |
| 55 HAWTHORNE STREET, 10TH FLOOR | | | | | 4. If A | 4. If Amendment, Date of Original Filed (Month/Day/Year) | | | | | | 6. Individual or Joint/Group Filing (Check Applicable Line) X Form filed by One Reporting Person | | | | | |
| (Street) SAN FRANCISCO CA 94105 | | | Rul | Rule 10b5-1(c) Transaction Indication | | | | | | | | | g Person | | | | |
| (City) (State) (Zip) | | | | | 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 - Nor | ı-Deri | vative | Securit | ties Acq | uired, Dis | posed of, | or Bene | ficially O | wned | | | | | |
| 1. Title of Security (Instr. 3) | | 2. Trans Date (Month/ | | | Execut ar) if any | | | 3. 4. Securities Acquired (A) or Transaction Code (Instr. 8) 4. Securities Acquired (B) (Instr. 3, 4 and Code (Instr. 3) | | | nd 5) Securities Beneficially Owne Following Reports | | | | 7. Nature of Indirect Beneficial Ownership | | |
| | | | | | | | | Code V | Amount | (A) or (D) | Price | Transaction (Instr. 3 and | | | | Instr. 4) | |
| | | | Table II - | | | | | | | | | ned | | | · | | |
| 1. Title of Derivative Security (Instr. 3) | 2. Conversion or Exercise Price of Derivative | 3. Transaction Date (Month/Day/Year) | 3A. Deemed Execution Date, if any (Month/Day/Year) | 4. Transa Code 8) | action | 5. Number | of Securities (A) or of (D) | Options, convertible 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 | re es ally | 10. Ownership Form: Direct (D) or Indirect | 11. Nature of Indirect Beneficial Ownership (Instr. 4) | |
| | Security | | | Code | v | (A) | (D) | Date Exercisable | Expiration Date | Title | Amount or Number of Shares | | Reported | eported ransaction(s) | | Instr. 4) | |
| Class B Common Stock | (1) | 12/12/2023 | | G | | | 4,405,720 | (1) | (2) | Class A Common Stock | 4,405,720 | \$0 | 0 | | I | By The Seed Investor Irrevocable Remainder Trust ⁽³⁾ | |
| Class B Common Stock | (1) | 12/12/2023 | | G | | 1,468,573 | | (1) | (2) | Class A Common Stock | 1,468,573 | \$0 | 1,468, | 8,573 I | | By The Seed Investor Irrevocable Trust A ⁽³⁾ | |
| Class B Common Stock | (1) | 12/12/2023 | | G | | 1,468,573 | | (1) | (2) | Class A Common Stock | 1,468,573 | \$0 | 1,468, | ,573 | I | By The Seed Investor Irrevocable Trust B ⁽³⁾ | |
| Class B Common Stock | (1) | 12/12/2023 | | G | | 1,468,574 | | (1) | (2) | Class A Common Stock | 1,468,574 | \$0 | 1,468, | 8,574 I | | By The Seed Investor Irrevocable Trust C ⁽³⁾ | |
| Class B Common Stock | (1) | 12/12/2023 | | G | | | 1,319,560 | (1) | (2) | Class A Common Stock | 1,319,560 | \$0 | 1,319, | 561 | Ī | By The Seed Investor Irrevocable Remainder Trust II ⁽³⁾ | |
| Class B Common Stock | (1) | 12/12/2023 | | G | | 1,319,560 | | (1) | (2) | Class A Common Stock | 1,319,560 | \$0 | 1,319, | 9,560 I | | By The Seed Investor Irrevocable Remainder Trust II- B ⁽³⁾ | |
| Class B Common Stock | (1) | 12/12/2023 | | G | | | 1,932,076 | (1) | (2) | Class A Common Stock | 1,932,076 | \$0 | 16,744 | ,369 | I | By The Tim Chen Revocable Trust ⁽⁴⁾ | |
| Class B Common Stock | (1) | 12/12/2023 | | G | | 966,038 | | (1) | (2) | Class A Common Stock | 966,038 | \$0 | 966,0 | 038 I | | By The Seed Investor Exempt Trust A ⁽³⁾ | |
| Class B Common Stock | (1) | 12/12/2023 | | G | | 966,038 | | (1) | (2) | Class A Common Stock | 966,038 | \$0 | 966,0 |)38 | I | By The Seed Investor Exempt Trust B ⁽³⁾ | |

Explanation of Responses:

- 1. Each share of Class B Common Stock is convertible at any time into one share of Class A Common Stock of the Issuer.
- 2. The Class B Common Stock has no expiration date.
- 3. Trust of which members of the Reporting Person's immediate family are beneficiaries. The Reporting Person has investment control over the shares held by the trust.
- 4. Trust of which the Reporting Person is the Trustee.

Remarks:

/s/ Kathy Lee, Attorney-In-Fact 12/14/2023 for Tim Chao-Ming Chen

** 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.