



Encore Capital Group, Inc. Announces Third Quarter Earnings Conference Call and Webcast

November 5, 2003

SAN DIEGO--(BUSINESS WIRE)--Nov. 5, 2003--Encore Capital Group, Inc. (Nasdaq:ECPG) will host a conference call to discuss third quarter 2003 financial results and operational highlights at 5:00 p.m. Eastern Time/2:00 p.m. Pacific Time on Wednesday, November 12, 2003.

Members of the public are invited to listen to the Company's live quarterly conference call via the Internet. To hear the call, log on at the Investor Relations page of the Company's web site at www.encorecapitalgroup.com. For those who cannot listen to the live broadcast, a replay of the conference call will be available shortly after the call at the same location.

The Company's financial results for third quarter 2003 will be released over the news wires after the market closes on Wednesday, November 12, 2003.

Encore Capital Group, Inc. is an accounts receivable management firm that specializes in purchasing charged-off and defaulted consumer debt.

CONTACT: Encore Capital Group, Inc.
Carl C. Gregory III, 858-309-6961
carl.gregory@encorecapitalgroup.com
or
FRB / Weber Shandwick
Tony Rossi (Investor Relations), 310-407-6563
trossi@webershandwick.com

SOURCE: Encore Capital Group, Inc.