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UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
WASHINGTON, D.C. 20549

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FORM 8-K

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CURRENT REPORT  
Pursuant to Section 13 or 15(d)  
of the Securities Exchange Act of 1934

Date of Report (Date of earliest event reported): November 5, 2003

**Encore Capital Group, Inc.**  
(Exact Name of Registrant as Specified in its Charter)

**Delaware**  
(State or other jurisdiction of  
incorporation or organization)

**000-26489**  
(Commission File Number)

**48-1090909**  
(I.R.S Employer  
Identification No.)

**5775 Roscoe Court**  
**San Diego, California 92123**  
(Address of Principal Executive Offices) (Zip Code)

**(877) 445-4581**  
(Registrant's Telephone Number, Including Area Code)

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**Item 9. Regulation FD Disclosure**

On November 5, 2003 the Company issued a press release announcing that it 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. A copy of the press release is attached to this Current Report on Form 8-K as Exhibit 99.1 and is incorporated herein solely for purposes of this Item 9.

The information in this Current Report on Form 8-K, including the exhibit, is furnished pursuant to Item 9 and shall not be deemed "filed" for the purposes of Section 18 of the Securities Exchange Act of 1934 or otherwise subject to the liabilities under that Section. Furthermore, the information in this Current Report on Form 8-K, including the exhibit, shall not be deemed to be incorporated by reference into the filings of Encore Capital Group, Inc. under the Securities Act of 1933.

**SIGNATURES**

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned thereunto duly authorized.

**ENCORE CAPITAL GROUP, INC.**

Date: November 5, 2003

By /s/ Barry R. Barkley  
Barry R. Barkley  
Executive Vice President,  
Chief Financial Officer and Treasurer

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**EXHIBIT INDEX**

Exhibit	Description
99.1	Press release dated November 5, 2003.

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

**San Diego, Calif., November 5, 2003 / Business Wire /** — 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](http://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.

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CONTACTS:

Carl C. Gregory III  
Encore Capital Group, Inc.  
President & CEO  
(858) 309-6961  
[carl.gregory@encorecapitalgroup.com](mailto:carl.gregory@encorecapitalgroup.com)

Tony Rossi  
FRB | Weber Shandwick  
Investor Relations  
(310) 407-6563  
[trossi@webershandwick.com](mailto:trossi@webershandwick.com)