UNITED STATES SECURITIES AND EXCHANGE COMMISSION

WASHINGTON, DC 20549

FORM 8-K

CURRENT REPORT

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

June 23, 2022

Date of report (Date of earliest event reported)

ENCORE CAPITAL GROUP, INC.

(Exact name of registrant as specified in its charter)

Delaware

000-26489

(State or other jurisdiction of incorporation)

(Commission File Number)

48-1090909

(IRS Employer Identification No.)

350 Camino de la Reina, Suite 100 San Diego, California 92108

(Address of principal executive offices)(Zip Code)

(877) 445-4581

(Registrant's telephone number, including area code)

Not applicable

(Former name or former address, if changed since last report.)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

□ Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)

□ Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)

Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))

□ Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

Securities registered pursuant to Section 12(b) of the Act:

Title of each class	Trading Symbol(s)	Name of each exchange on which registered
Common Stock, \$0.01 Par Value Per Share	ECPG	The NASDAQ Stock Market LLC

Indicate by check mark whether the registrant is an emerging growth company as defined in Rule 405 of the Securities Act of 1933 (§230.405 of this chapter) or Rule 12b-2 of the Securities Exchange Act of 1934 (§240.12b-2 of this chapter).

Emerging growth company \Box

If an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new or revised financial accounting standards provided pursuant to Section 13(a) of the Exchange Act.

Item 5.02. Departure of Directors or Certain Officers; Election of Directors; Appointment of Certain Officers; Compensatory Arrangements of Certain Officers

(b) On June 23, 2022, Mr. Gregory Call, Executive Vice President, General Counsel and Chief Administrative Officer of Encore Capital Group, Inc. (the "Company") notified the Company of his intent to retire effective August 15, 2022. Mr. Call will remain a non-executive employee through September 1, 2022 to support the transition of his role and responsibilities. A copy of the Company's press release announcing Mr. Call's retirement is attached as Exhibit 99.1 to this Current Report on Form 8-K and is incorporated by reference herein.

Item 9.01. Financial Statements and Exhibits.

<u>Exhibit Number</u>	<u>Description</u>
<u>99.1</u>	Press Release
104	Cover Page Interactive Data File (embedded within the Inline XBRL document)

SIGNATURE

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 hereunto duly authorized.

ENCORE CAPITAL GROUP, INC.

Date: June 23, 2022

<u>/s/ Ashish Masih</u> Ashish Masih President and Chief Executive Officer

EXHIBIT INDEX

Exhibit NumberDescription99.1Press Release104Cover Page Interactive Date

Press Release Cover Page Interactive Data File (embedded within the Inline XBRL document)



Andrew Asch Appointed General Counsel at Encore Capital Group

SAN DIEGO, June 23, 2022 – Encore Capital Group, Inc. (NASDAQ: ECPG), an international specialty finance company, today announced that Andrew Asch will be promoted to the role of Senior Vice President, General Counsel effective August 15, 2022. Asch has been with the company since 2010 and currently serves as Senior Vice President, General Counsel of Encore's subsidiary Midland Credit Management (MCM). He will report to Encore's President and CEO, Ashish Masih, and serve on Encore's Executive Leadership Team.

Asch's appointment to the position will follow the retirement of Greg Call, Executive Vice President, General Counsel and Chief Administrative Officer. Call joined Encore in 2010, and has overseen a range of functions including legal, enterprise risk management, internal audit, government relations, human resources and information security. Call informed Encore of his intent to retire and will remain with the Company through September 1, 2022 to support the transition of his role and responsibilities.

"Andrew has been an integral part of Encore's success for more than a decade," said Masih. "His deep knowledge of our business and the environment in which we operate makes him a perfect choice to take on this new responsibility. I also want to thank Greg for his many years of service to Encore. He has played a critical role in helping our organization grow into the global industry leader that it is today."

"I look forward to Andrew joining Encore's Executive Leadership Team and working even more closely with him on critical topics that relate to our business and our ability to help consumers restore their financial health, consistent with Encore's Mission and Vision," Masih added.

Prior to joining MCM, Asch served as Senior Counsel at Roll International Corporation (now The Wonderful Company), and practiced law at the firms Katten Muchin Rosenman L.L.P. and Fulbright & Jaworski L.L.P. He holds a Juris Doctor from the University of Southern California's Gould School of Law and a bachelor's degree in political science from The University of California, Los Angeles.

About Encore Capital Group, Inc.

Encore is an international specialty finance company that provides debt recovery solutions and other related services across a broad range of financial assets. Through its subsidiaries around the globe, Encore purchases or services portfolios of receivables from major banks, credit unions and utility providers.

Headquartered in San Diego, Encore is a publicly traded NASDAQ Global Select company (ticker symbol: ECPG) and a component stock of the Russell 2000, the S&P Small Cap 600 and the Wilshire 4500.

Contact

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