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**INFORMATION REGARDING
PARTICIPATING IN THE
2021 ANNUAL MEETING OF STOCKHOLDERS
FOR ENCORE CAPITAL GROUP, INC.**

The following information is supplemental to the Notice of Annual Meeting and Proxy Statement dated April 29, 2021 (the “Proxy Statement”), furnished to stockholders of Encore Capital Group, Inc. (“Encore” or the “Company”) in connection with the solicitation of proxies by the Board of Directors for use at the Annual Meeting of Stockholders to be held on June 11, 2021, at 12:00 p.m. Eastern Time (the “Annual Meeting”).

Information about the Virtual Annual Meeting

The 2021 Annual Meeting will be a virtual-only meeting held via webcast on June 11, 2021, at 12:00 p.m. Eastern Time. The annual meeting will be accessible at www.virtualshareholdermeeting.com/ECPG2021. We are utilizing the virtual meeting format to enhance stockholder access and encourage participation and communication with our management. We believe this format facilitates stockholder attendance and participation by enabling all stockholders to participate fully, and equally, using any internet-connected device from any location around the world at no cost. We believe a virtual meeting protects the health and safety of attendees, and saves the Company’s and stockholders’ time and money.

We want to ensure that all stockholders are afforded the same rights and opportunities to participate, including access to the Board and our management, as they would at an in-person meeting. All members of the Board and all executive officers are expected to join the annual meeting and be available for questions, and we are committed to acknowledging each relevant question we receive, subject to the guidelines described below and in our Rules of Conduct and Procedures, which will be available on the annual meeting website.

How to Access and Participate in the Annual Meeting

- Visit the annual meeting website at www.virtualshareholdermeeting.com/ECPG2021; and
- Enter your 16-digit control number included on your notice, on your proxy card or on the instructions that accompanied your proxy materials.

Only stockholders of record at the close of business on the record date, April 14, 2021, are entitled to vote their shares and have the opportunity to submit questions during the Annual Meeting. Stockholders will need their unique 16-digit control number to vote and submit questions. All others without a control number will be able to join the meeting as guests; however, will not be able to vote or submit questions during the meeting.

How to Submit Questions for the Annual Meeting

Stockholders may submit questions during the Annual Meeting by:

- accessing the annual meeting website as described above;
- typing the question into the “Submit a Question” field; and
- clicking “Submit.”

Questions submitted that are pertinent to the Company and the items being voted on by stockholders during the Annual Meeting will be read aloud and answered, as time permits and in accordance with Annual Meeting Rules of Conduct and Procedures. Questions regarding personal matters, including those related to employment or service issues, or related to strategic transactions are not pertinent to meeting matters and, therefore, will not be answered. Questions and answers will be grouped by topic and substantially similar questions will be grouped, summarized

and answered together due to time constraints. Our Investor Relations or General Counsel will respond to other questions not answered during the Annual Meeting, as appropriate.

Technical Assistance

If you encounter any technical difficulties when accessing or using the annual meeting website, please call the technical support number that will be posted on the annual meeting website login page. The annual meeting website is supported on browsers and devices running the most updated version of applicable software and plugins.