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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): October 17, 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 October 17, 2003 the Company issued a press release announcing that the underwriters of its recent public offering of 5 million shares of common stock have exercised in full their over-allotment option to purchase an additional 750,000 shares of Encore's common stock from selling stockholders at \$11.00 per share, less the applicable underwriting discount. 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: October 17, 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 October 17, 2003.

**Contact:** Carl C. Gregory, III  
**President and CEO**  
**Phone:** 858-309-6961  
**Email:** carl.gregory@encorecapitalgroup.com

**ENCORE CAPITAL GROUP, INC. ANNOUNCES EXERCISE OF OVERALLOTMENT  
OPTION**

**An Additional 750,000 Common Shares at \$11.00 per share**

San Diego, California, October 17, 2003 — Encore Capital Group, Inc. (NASDAQ: ECPG) today announced that the underwriters of its recent public offering of 5 million shares of common stock have exercised in full their over-allotment option to purchase an additional 750,000 shares of Encore's common stock from selling stockholders at \$11.00 per share, less the applicable underwriting discount. Encore will receive approximately \$29,400 in payment of the exercise price of options relating to certain shares included in the over-allotment option. The Company will not receive any proceeds from the sale of the additional shares. The sale of the additional shares is expected to close on Tuesday, October 21, 2003.

Jefferies & Company, Inc. leads the underwriting team, with Brean Murray & Co., Inc. and Roth Capital Partners, LLC as co-managers for the offering. A copy of the prospectus relating to these securities may be obtained from the underwriters at the following addresses: Jefferies & Company, Inc., 520 Madison Avenue, 12th Floor, New York, N.Y. 10022; Brean Murray & Co., Inc., 570 Lexington Avenue, New York, N.Y. 10022-6822; or Roth Capital Partners, LLC, 24 Corporate Plaza, Newport Beach, Calif. 92660.

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

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**NOTES TO PRESS RELEASE**

This press release may contain forward-looking statements based upon management's current expectations. Such statements are subject to certain factors, risks and uncertainties that may cause actual results, events and performance to differ materially from those referred to in such statements. These risks are identified in Encore's registration statement filed with the Securities and Exchange Commission on Form S-1 (Registration No. 333-108423) and may be updated from time to time in filings with the Securities and Exchange Commission.

Information contained in our press releases should be considered accurate only as of the date of the release. Information in any press release may be superseded by more recent information we have disclosed in later press releases, filings with the Securities and Exchange Commission or otherwise. Press releases may contain forward-looking statements based on the expectations of our management as of the date of the release. Actual results may materially differ based on several factors, including those described in the press release.