# UNITED STATES SECURITIES AND EXCHANGE COMMISSION

WASHINGTON, D.C. 20549

### **SCHEDULE 14A INFORMATION**

Proxy Statement Pursuant to Section 14(a) of the Securities Exchange Act of 1934

Filed	by the	e Registrant 🗵	Filed by a Party other than the Registrant $\Box$			
	Cl	heck the appropriate box	:			
	Preli	iminary proxy statement				
	Confidential, for Use of the Commission Only (as permitted by Rule 14a-6(e)(2))					
	Defi	nitive proxy statement				
X	Defi	nitive Additional Materials				
	□ Soliciting Material under §240.14a-12					
			ENCORE CAPITAL GROUP, INC.			
			(Name of Registrant as Specified In Its Charter)			
			(Name of Person(s) Filing Proxy Statement, if other than the Registrant)			
	Pa	ayment of Filing Fee (Ch	eck the appropriate box):			
$\times$	No f	No fee required.				
	Fee computed on table below per Exchange Act Rules 14a-6(i)(1) and 0-11.					
	1)	Title of each class of secu	rities to which transaction applies:			
	2)	Aggregate number of sec	urities to which transaction applies:			
	3)	Per unit price or other une fee is calculated and state	derlying value of transaction computed pursuant to Exchange Act Rule 0-11 (set forth the amount on which the filing how it was determined):			
	4)	Proposed maximum aggr	egate value of transaction:			
	5)	Total fee paid:				
	Fee	Fee paid previously with preliminary materials.				
	Cheo prev	ck box if any part of the feriously. Identify the previou	e is offset as provided by Exchange Act Rule 0-11(a)(2) and identify the filing for which the offsetting fee was paid s filing by registration statement number, or the Form or Schedule and the date of its filing.			
	1)	Amount Previously Paid:				
	2)	Form, Schedule or Regist	ration Statement No.:			
	3)	Filing Party:				
	4)	Date Filed:				

## \*\*\* Exercise Your Right to Vote \*\*\* Important Notice Regarding the Availability of Proxy Materials for the Stockholder Meeting to Be Held on June 17, 2020.

#### ENCORE CAPITAL GROUP, INC.



ENCORE CARRAL GROUP, N.C. 250 CAMINO DE LA REINA SUITE 100 SAN DEGO, CA 52108

#### Meeting Information

Meeting Type: Annual Meeting For holders as of: April 21, 2020

Date: June 17, 2020 Time: 11:00 a.m. Eastern Time Location: Meeting live via the Internet-please visit

www.virtualshareholdermeeting.com/ECPG2020.

The company will be hosting the meeting live via the intermet this year. To attend the meeting via the intermet please visit www.virtualsharsholdermeeting.com/ECPG2020 and be sure to have the information that is printed in the box marked by the arrow XXXX XXXX XXXX XXXXX (located on the following page).

You are receiving this communication because you hold shares in the company named above.

This is not a ballot. You cannot use this notice to vote these shares. This communication presents only an overview of the more complete proxy materials that are available to you on the Internet. You may view the proxy materials online at www.proxyvote.com or easily request a paper copy (see reverse side).

We encourage you to access and review all of the important information contained in the proxy materials before voting.

See the reverse side of this notice to obtain proxy materials and voting instructions.

#### Proxy Materials Available to VIEW or RECEIVE:

NOTICE AND PROXY STATEMENT ANNUAL REPORT ON FORM 10-K

How to View Online:

Have the information that is printed in the box marked by the arrow → xxxx xxxx xxxx (located on the following page) and visit: www.proxyvote.com.

How to Request and Receive a PAPER or E-MAIL Copy: If you want to receive a paper or e-mail copy of these documents, you must request one. There is NO charge for requesting a copy. Please choose one of the following methods to make your request:

1) BY INTERNET: www.proxyvote.com 2) BY TELEPHONE: 1-800-579-1639

3) BY E-MAIL\*: sendmaterial@proxyvote.com

\* If requesting materials by e-mail, please send a blank e-mail with the information that is printed in the box marked by the arrow → xxxx xxxx xxxx xxxx (located on the following page) in the subject line.

Requests, instructions and other inquiries sent to this e-mail address will NOT be forwarded to your investment advisor. Please make the request as instructed above on or before June 3, 2020 to facilitate timely delivery.

#### How To Vote

Please Choose One of the Following Voting Methods

#### Vote By Internet:

Before The Meeting:
Go to www.proxyvote.com. Have the information that is printed in the box marked by the arrow → xxxx xxxx xxxx (located on the following page) available and follow the instructions.

Vote By Mail: You can vote by mail by requesting a paper copy of the materials, which will include a proxy card.

#### Voting Items

## The Board of Directors recommends you vote FOR ALL for proposal 1.

1. Election of Directors

#### Maminaa

01)	Michael P. Monaco Ashwini (Ash) Gupta	06)	Laura Newman Oll Richard J. Srednick
03)	Wendy G. Hannam	(BD)	Richard P. Stovsky
	Jeffrey A. Hilzinger	(PD)	Ashish Masih

#### 05) Angela A. Knight

### The Board of Directors recommends you vote FOR proposal 2.

2. Non-binding advisory vote to approve the compensation of the Company's named executive officers.

#### The Board of Directors recommends you vote for 1 YEAR for proposal 3.

 Non-binding advisory vote on the frequency of future non-binding advisory stockholder votes to approve the compensation of the Company's named executive officers.

#### The Board of Directors recommends you vote FOR proposal 4.

 Ratification of the appointment of BDO USA, LLP as the Company's independent registered public accounting firm for the fiscal year ending December 31, 2020.

NOTE: Such other business as may properly come before the meeting or any adjournment thereof.