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

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**SCHEDULE 14A**

Proxy Statement Pursuant to Section 14(a) of the  
Securities Exchange Act of 1934  
(Amendment No. )

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Filed by the Registrant

Filed by a Party other than the Registrant

Check the appropriate box:

- Preliminary proxy statement
- Confidential, for Use of the Commission Only (as permitted by Rule 14a-6(e)(2))
- Definitive proxy statement
- Definitive 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)

Payment of Filing Fee (Check all boxes that apply):

- No fee required.
  - Fee paid previously with preliminary materials.
  - Fee computed on table in exhibit required by Item 25(b) per Exchange Act Rules 14a-6(i)(1) and 0-11.
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ENCORE CAPITAL GROUP, INC.  
350 CAMINO DE LA REINA  
SUITE 100  
SAN DIEGO, CA 92108

# Your **Vote** Counts!

ENCORE CAPITAL GROUP, INC.

2024 Annual Meeting  
Vote by June 6, 2024  
11:59 PM ET



V49479-P09571

## You invested in ENCORE CAPITAL GROUP, INC. and it's time to vote!

You have the right to vote on proposals being presented at the Annual Meeting. **This is an important notice regarding the availability of proxy materials for the stockholder meeting to be held on June 7, 2024.**

### Get informed before you vote

View the Notice and Proxy Statement and Annual Report on Form 10-K online OR you can receive a free paper or email copy of the material(s) by requesting prior to May 24, 2024. If you would like to request a copy of the material(s) for this and/or future stockholder meetings, you may (1) visit [www.ProxyVote.com](http://www.ProxyVote.com), (2) call 1-800-579-1639 or (3) send an email to [sendmaterial@proxyvote.com](mailto:sendmaterial@proxyvote.com). If sending an email, please include your control number (indicated below) in the subject line. Unless requested, you will not otherwise receive a paper or email copy.



For complete information and to vote, visit [www.ProxyVote.com](http://www.ProxyVote.com)

Control #

#### Smartphone users

Point your camera here and  
vote without entering a  
control number



#### Vote Virtually at the Meeting\*

June 7, 2024  
12:00 PM EDT

Virtually at:  
[www.virtualshareholdermeeting.com/ECPG2024](http://www.virtualshareholdermeeting.com/ECPG2024)

\*Please check the meeting materials for any special requirements for meeting attendance.

## THIS IS NOT A VOTABLE BALLOT

This is an overview of the proposals being presented at the upcoming stockholder meeting. Please follow the instructions on the reverse side to vote these important matters.

Voting Items	Board Recommends
1. Election of Directors <b>Nominees:</b>	
1a. Michael P. Monaco	✓ For
1b. William C. Goings	✓ For
1c. Ashwini (Ash) Gupta	✓ For
1d. Wendy G. Hannam	✓ For
1e. Jeffrey A. Hilzinger	✓ For
1f. Angela A. Knight	✓ For
1g. Laura Newman Olle	✓ For
1h. Richard P. Stovsky	✓ For
1i. Ashish Masih	✓ For
2. Non-binding advisory vote to approve the compensation of the Company's named executive officers.	✓ For
3. Ratification of the appointment of BDO USA, LLP as the Company's independent registered public accounting firm for the fiscal year ending December 31, 2024.	✓ For

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