

**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**

Date of report (Date of earliest event reported): September 28, 2015

ENCORE CAPITAL GROUP, INC.

(Exact Name of Registrant as Specified in Charter)

Delaware
(State or Other Jurisdiction of Incorporation)

000-26489
(Commission
File Number)

48-1090909
(IRS Employer
Identification No.)

3111 Camino Del Rio North, Suite 103, San Diego, California
(Address of Principal Executive Offices)

92108
(Zip Code)

(877) 445-4581
(Registrant's telephone number, including area code)

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 (see General Instruction A.2. below):

- 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))

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

Appointment of Directors

On September 28, 2015, the Board of Directors (the “Board”) of Encore Capital Group (the “Company”), upon the recommendation of the Board’s Nominating and Corporate Governance Committee, appointed Ash Gupta and Wendy Hannam as directors. The Board has affirmatively determined that Mr. Gupta and Ms. Hannam qualify as independent directors under the Nasdaq listing standards. In addition, Mr. Gupta was appointed to the Board’s Compensation Committee and the Risk and Information Security Committee and Ms. Hannam was appointed to the Audit Committee and the Consumer Experience and Compliance Committee.

Mr. Gupta is the Chief Risk Officer and President of Risk and Information Management of the American Express Company. Mr. Gupta is an executive officer and a member of American Express’ operating committee, which is responsible for managing American Express’ strategic direction. As American Express’ Chief Risk Officer, Mr. Gupta has developed a very deep and informed understanding of the risks faced by a financial institution.

Ms. Hannam joins the Board having retired from Scotiabank. Ms. Hannam joined Scotiabank in 1983 and held positions of increasing responsibility, most recently as Executive Vice President, International Retail Banking from 2009 to 2012 and Executive Vice President, Latin America from 2012 until she retired.

For their service as non-employee directors, Mr. Gupta and Ms. Hannam will receive the same retainer fees as other non-employee directors. Each will also receive an initial equity award of \$50,000 in shares of Company common stock, consistent with the Company’s compensation program for non-employee directors.

A copy of the Company’s press release announcing the appointment of Mr. Gupta and Ms. Hannam to the Board is attached hereto as Exhibit 99.1 and is incorporated herein by reference.

Item 9.01. Financial Statements and Exhibits.

<u>Exhibit Number</u>	<u>Description</u>
99.1	Press release dated September 28, 2015

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: September 28, 2015

/s/ Greg Call

Greg Call

Senior Vice President, General Counsel and Corporate Secretary

Encore Appoints Ash Gupta and Wendy Hannam to its Board of Directors

SAN DIEGO — Sept. 28, 2015 — Encore Capital Group, Inc. (Nasdaq: ECPG), an international specialty finance company, announced today the appointments of Ash Gupta and Wendy Hannam as new members of its board of directors.

Gupta is currently the Chief Risk Officer for American Express and President of Risk & Information Management. He joined American Express in 1976, holding positions of increasing responsibility throughout his tenure, including Executive Vice President & Chief Credit Officer for the company, and Chairman & CEO of American Express Centurion Bank.

Hannam retired recently from Scotiabank, where she served as Executive Vice President of Latin America, overseeing 1,300 branches in Central and South America and the Caribbean. Previously, she was Executive Vice President of International Retail Banking for the company. Hannam joined Scotiabank in 1983.

“Both Ash and Wendy bring deep experience with consumer credit to our board. Ash’s expertise in risk and data management and Wendy’s knowledge of the Latin American financial services sector will contribute significantly to the board’s strong skill set,” said Kenneth A. Vecchione, President and CEO of Encore. “They are well-positioned to deliver keen insights to our board and management, helping us to navigate the ongoing changes in our industry and to ensure our continued leadership.”

Willem Mesdag, Chairman of the Board, added, “We are committed to finding the best people to help lead Encore. Ash and Wendy both have had distinguished careers in financial services with world-class consumer credit companies, and we’re pleased to have them join us on the board. They will bring diversity of thought and their extensive experience in risk management and domestic and international consumer engagement to Encore as the company grows its business in new markets.”

Gupta holds a master’s degree in business administration from Columbia University and a bachelor’s degree in engineering from the Indian Institute of Technology - Delhi. He also serves on the board of Big Brothers Big Sisters of New York and the advisory board of South Asian Youth Action.

Hannam holds a bachelor’s degree with honors in commerce from Memorial University and a master’s degree in business administration from the University

of Toronto. She is also a graduate of the Advanced Management Programme at the European Institute of Business (INSEAD) and the ICD-Rotman Directors Education Program. She has served on the boards of several business, arts and community organizations. Hannam became a member of WXN's Hall of Fame for Canada's Most Powerful Women in 2010, and was named to the Latinvex Top 100 Business Women in Latin America in 2013.

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About Encore Capital Group, Inc.

Encore Capital Group is an international specialty finance company that provides debt recovery solutions for consumers and property owners across a broad range of assets. Through its subsidiaries around the globe, Encore purchases portfolios of consumer receivables from major banks, credit unions, municipalities, and utility providers. Its Propel Financial Services subsidiary also helps home and business owners resolve property tax debt and avoid foreclosure through affordable monthly payment plans.

Encore partners with individuals as they repay their debt obligations, helping them on the road to financial recovery and ultimately improving their economic well-being. Encore is the first and only company of its kind to operate with a Consumer Bill of Rights that provides industry-leading commitments to consumers. 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. More information about the company can be found at <http://www.encorecapital.com>. Information found on the company's website is not incorporated by reference.

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