



INDIVIDUAL PERSPECTIVE. COLLABORATIVE APPROACH.

**BUILD YOUR FUTURE  
WITH US.**

# AT ENCORE CAPITAL GROUP...



The work we do helps pave the way to a brighter future. A leading provider of debt management and recovery solutions, we work closely with consumers, helping them restore their financial vitality while pursuing a path to ongoing success.

What makes the service we deliver so unique? Our advanced analytic approach and high ethical standards certainly set us apart. However, it's our skilled and dedicated professionals who are at the heart of our success. Our 3,000 team members have helped us build a strong company rooted in ethics and integrity—and earned us a place on Fortune's Fastest Growing Companies list for two consecutive years.

With expertise in fields from analytics and business development to legal and finance, our teams are committed to achieving extraordinary results. Are you ready to put your passion to work? Discover more about Encore Capital Group.



## OUR APPROACH

# CONSUMER ADVOCATE. ETHICAL APPROACH. LEAD THE WAY TO FINANCIAL HEALTH.

Everything we do at Encore Capital Group centers on creating solutions for our consumers. Striving to play a productive role in their lives, we treat those we serve with respect and integrity. We've created a comprehensive Consumer Bill of Rights that solidifies our promise to do business the right way. This unique approach drives positive outcomes for our consumers—and creates satisfying career opportunities for our professionals.

### **Founders of the Consumer Credit Research Institute**

We're looking out for consumers everywhere. That's why we founded the Consumer Credit Research Institute (CCRI). Taking a scientific approach to understanding the ways consumers get into financial trouble, the CCRI aims to identify better ways to break chronic debt cycles that can lead to ongoing financial distress. The institute represents an industry-leading effort to differentiate and describe an important—and often neglected—consumer segment. By partnering with leading universities, non-profit organizations, and governmental agencies, Encore Capital Group and the CCRI continue to advance thinking in areas from public policy to financial education.



## OUR ADVANCEMENTS

# RARE SKILL. ANALYTICAL PRECISION. DISCOVER THE ENCORE FORMULA.

Our substantial investment in understanding consumer behavior has enabled us to build one of the industry's strongest analytic platforms. Success in our business hinges on understanding, measuring, and predicting consumer behavior, and it's this approach that helps to define our competitive edge. Our sophisticated and widespread use of analytics is an essential element of our ongoing growth, and it's something we're passionate about at Encore Capital Group. The pursuit of scientific precision and data accuracy drives what we do—and gives our professionals a powerful resource in providing outstanding service to our consumers.



## OUR CULTURE

BRIGHT MINDS. OPEN COMMUNICATION.  
ENTER A WORLD OF OPPORTUNITY.

At Encore Capital Group, you'll discover a professional environment infused with creativity and collaboration. Our leadership is engaged and thoughtful, maintaining an open-door policy that sparks communication throughout the organization. We promote a culture of exploration, and by bringing together people from diverse backgrounds and skill sets, we're able to generate creative solutions.

We also understand that achieving success requires balance—both in and beyond the workplace. Our concern for the prosperity and well-being of our employees explains why multiple organizations have recognized our Wellness and Great Place to Work initiatives. At Encore Capital Group, you'll have the programs, support, and flexibility you need to maintain a well-rounded lifestyle.



## OUR BENEFITS

REMARKABLE TALENT. SHARED ACCOUNTABILITY.  
FIND YOUR SUCCESS IN OURS.

At Encore Capital Group, we want to make sure you have the tools you need to excel—at and beyond work. Although our plans are customized for our various global locations, our philosophy remains the same: to provide the best-in-class benefits and programs you need to fuel your personal and professional growth and wellness.



**JOIN US**

UNIQUE IN POTENTIAL. UNIFIED IN PURPOSE.

**PUT YOUR PASSION TO WORK.**

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**WHERE PASSION DRIVES PERFORMANCE**

Encore Capital Group is an Equal Opportunity Employer.