

# Encore Capital Group

## Environmental, Social and Governance At-a-Glance

We approach Environmental, Social and Governance (ESG) with a commitment to transparency. Our ESG strategy reflects the issues that are important to our stakeholders as well as those that are critical to ensuring the long-term viability of our business.

### Our Mission, Vision and Values

Our **Mission** is to create pathways to economic freedom. Our **Vision** is to help make credit accessible by partnering with consumers to restore their financial health.

The following are our **values** that we put into practice every day:



**We Care:**

We put people first and engage with honesty, empathy, and respect



**We Find a Better Way:**

We deliver our best in everything we do, find ways to make a positive difference, and achieve impactful results



**We are Inclusive and Collaborative**

We embrace our differences and work together to ensure every individual can thrive

### Our ESG Accountability

Our ESG activities and their oversight are an integral part of our culture and are prioritized and executed at the highest levels of the company.

Oversight responsibility is embedded in the **NGC committee charter**. The NGC reports to the full **Board of Directors** on ongoing ESG-related activities



### Our ESG Journey: Progress to Date



**Conducted research** and an enterprise-wide assessment to guide ESG strategy



**Engaged internal, global subject matter experts** representing our key stakeholders including consumers, issuers, communities, employees, and investors



Created a **comprehensive strategy** focused on five key ESG pillars

Our key ESG pillars are based on the findings of our research and stakeholder engagement activities, and reflect the areas where we feel we can make the most impact. These pillars set the foundation for critical programs in years to come and provide the focus necessary to continue our path as responsible corporate citizens, stewards of the environment, and cultivators of an inclusive culture.

#### Our ESG Pillars

#### Our ESG Opportunities and Priorities

 <p><b>Consumer</b></p> <p><b>We Put Consumers First</b> Our consumers are at the heart of our business. We're committed to promoting a strong culture of treating consumers with respect, honesty, and empathy, and keeping customer service and compliance at the core of our business strategy.</p>	<p><b>Fair Treatment:</b> Disclose our efforts for fair consumer treatment and regulation.</p> <p><b>Consumer-First Advocacy:</b> Engage in thought leadership and communicating our consumer focus and experience.</p>
 <p><b>People</b></p> <p><b>We Support and Value Our People</b> We foster a culture of respect and inclusion in various ways including by providing unconscious bias and diversity training, tracking gender diversity, and sponsoring global cultural appreciation initiatives. We attract and retain talent by creating opportunities for professional growth through competitive benefits, wellness incentives, and other initiatives and trainings.</p>	<p><b>Diversity &amp; Inclusion:</b> Implement changes in hiring, development, performance and succession planning practices.</p> <p><b>Human Capital:</b> Develop and amplify initiatives and policies around employee satisfaction and engagement.</p>
 <p><b>Environment</b></p> <p><b>We Make a Positive Impact on the Environment</b> We minimize our environmental footprint through smart resource use and sustainable practices, including recycling programs, plastic-free breakrooms/cafeterias, reduction of water consumption and electricity use, and powering our business with renewable energy where possible.</p>	<p><b>Environmental Impact:</b> Engage employees in sustainability through education, establish policies, and emphasize sustainable supplies and sourcing.</p> <p><b>Responsible Resource Use:</b> Pilot resource measurement programs and recyclable options within office areas.</p>
 <p><b>Community</b></p> <p><b>We Work Together to Strengthen Our Community</b> We encourage employee community service and support through corporate matching programs, paid time off for volunteering activities, our annual day of giving, company-sponsored volunteer opportunities, and corporate giving and partnerships.</p>	<p><b>Active Participation:</b> Establish community pillars to align to overall ESG goals and explore strategic and university partnerships.</p>
 <p><b>Operating Responsibly</b></p> <p><b>We Operate Responsibly</b> We hold ourselves to the highest ethical practices and decision making as guided by our Standards of Business Conduct.</p>	<p><b>Ethics &amp; Integrity:</b> Develop policies and programs to align with our commitments and continue to focus on ethics and integrity in our company culture.</p>

To learn more about our ESG journey, visit our:

[2020 Annual Report \(pg. 13\)](#)

[2021 Proxy Statement \(pg. 15\)](#)

[Environmental, Social and Governance Webpage](#)