

Encore Capital Group

Environmental, Social and Governance At-a-Glance

Our commitment to environmental, social and governance is important to the success of our business and advancing our Mission to create pathways to economic freedom for the consumers we support. Who we are at our core – people helping people – fuels our business and ESG journey.

Our Mission, Vision and Values

Our **Mission, Vision and Values** guide our approach to ESG and commitment to promoting a more sustainable future.

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 **NCG Committee charter**. The NCG Committee reports to the full **Board of Directors** on ongoing ESG-related activities



Our ESG Journey: Recent Milestones

2021

Developed an **operating model** for ESG management and reporting

Defined **five key ESG pillars** to guide our efforts

2022

Conducted **global Greenhouse Gas (GHG) analysis** in accordance with World Resources Institute's GHG Protocol

Published **inaugural ESG report** and SASB index

2023

Published **second annual report** and focused on building **strong ESG governance**

Our key ESG pillars are based on the findings of our research and stakeholder engagement activities, reflecting the areas where we can make the most impact. These pillars guide us as we take action to ensure meaningful progress on the issues that matter most to our business and stakeholders both today and in the years to come.

Our ESG Pillars



Consumer

We Put Consumers First

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.



Colleagues

We Support and Value Our People

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.



Environment

We Make a Positive Impact on the Environment

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.



Community

We Work Together to Strengthen Our Community

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.



Operating Responsibly

We Operate Responsibly

We hold ourselves to the highest ethical practices and decision making as guided by our Standards of Business Conduct.

Our 2022 ESG Highlights

Fair Treatment & Consumer-First Advocacy: We continue to support consumers through our empathetic service model, ensuring consumers experiencing hardships have the right support, and that all interactions are driven by our organization's Mission, Vision and Values.

A Great Place to Work: Great Place to Work®, the global authority on high-trust, high-performance workplace cultures, certified seven Encore locations, including Costa Rica, France, India, Ireland, Portugal, Spain and the UK.

Environmental Impact: MCM in India moved into its new Indian Green Building certified facility using environmentally responsible vendors in October 2022. The new sustainable building is part of a zero water discharge campus, meaning all water is recycled and reused.

Active Participation: We supported 20 local organizations and donated nearly 6,000 items and 9,400 pounds of food during our annual multi-day global event - Encore Connected Week.

Program Governance: We continue to formalize the management and accountability of our ESG strategy through our development of a global ESG governance structure.

To learn more about our ESG journey, visit:

[Encore's 2022 ESG Report](#)

[Encore's ESG Webpage](#)

[Encore's 2022 Annual Report \(Pg. 11\)](#)