

Encore Capital Group

Environmental, Social and Governance At-a-Glance

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 governance model ensures oversight and accountability at the highest level of our organization and stays true to our core business.

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

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 on the issues that matter most to our business and stakeholders.

Our ESG Pillars

Our 2023 ESG Highlights

 Consumer	<p>We Put Consumers at the Heart of Everything We Do 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>Fair Treatment & Consumer-First Advocacy: We continue to support consumers through our empathetic service model, ensuring that all interactions are driven by our Mission, Vision and Values and that consumers experiencing hardships have access to the support they need.</p>
 Colleagues	<p>We Support and Value Our People We take pride in cultivating a strong culture in our global offices through personal and professional development opportunities and initiatives that take a holistic approach to employee wellbeing.</p>	<p>A Great Place to Work: Great Place to Work®, the global authority on high-trust, high-performance workplace cultures, certified six countries where we operate – France, India, Ireland, Portugal, Spain and the U.S.</p>
 Community	<p>We Work Together to Strengthen Our Community We support and strengthen our communities through our three community impact focus areas: restoring financial health, promoting financial freedom and developing resilient and sustainable communities.</p>	<p>Active Participation: Our colleagues supported 18 charity organizations and donated thousands of essential items such as food, clothes, and personal care products during our annual multi-day global event – Encore Connected Week.</p>
 Environment	<p>We Help Support the Health of the Planet Our global colleagues work together to reduce our environmental footprint through sustainable business operations and partnerships in our communities that help drive impact.</p>	<p>Environmental Impact: MCM in India was awarded the “Best Water Preservation Initiative of the Year” for its work with local partner iamgurgaon and the office also received LEED Gold certification for its new site.</p>
 Operating Responsibly	<p>We Operate Responsibly We hold ourselves to the highest ethical practices and decision making as guided by our Standards of Business Conduct.</p>	<p>Program Governance: Further operationalized our ESG governance structure by creating three working groups responsible for further embedding Encore’s ESG strategy across the global organization.</p>