

Encore Capital Group

Environmental, Social and Governance At-a-Glance

At Encore, our commitment to ESG is critical to growing our business, advancing our Mission to create pathways to economic freedom, promoting the health of our communities and ensuring consumers remain at the heart of our business.

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: Progress to Date

2020

Conducted a **comprehensive materiality assessment**

2021

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

2022

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

Published **inagural ESG report** and SASB index

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 2021 ESG Highlights

Fair Treatment & Consumer-First Advocacy: We took critical actions to support our consumers most impacted by the COVID-19 pandemic and announced the findings from our first [Economic Freedom Study](#).

Diversity & Inclusion and Training: We provided close to 380,000 hours of training to our global colleagues and established employee-led D&I Councils at MCM and Cabot.

Environmental Impact: We conducted a GHG inventory, in accordance with the World Resource Institute's GHG Protocol, and partnered with local non-governmental organizations (NGOs) to restore biodiversity.

Active Participation: We continued to support the communities in which we operate and took proactive action to champion and strengthen financial literacy in our communities.

Ethics & Integrity: We developed an operating model for ESG management and reporting, tied 40% of the funding of our executives' target bonus to ESG performance and published a new Vendor Code of Conduct and Global Human Rights Policy.

To learn more about our ESG journey, visit:

[Encore's 2021 ESG Report](#)

[Encore's ESG Webpage](#)

[Encore's 2021 Annual Report \(pg. 9\)](#)