FORM 4

obligations may continue. See Instruction 1(b).

Check this box if no longer subject to Section 16. Form 4 or Form 5

## UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

OMB APPROVAL OMB Number: Estimated average burden hours per response: 0.5

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934 or Section 30(h) of the Investment Company Act of 1940

Name and Address of Reporting Person* <u>Hilzinger Jeffrey Albert</u>						2. Issuer Name and Ticker or Trading Symbol ENCORE CAPITAL GROUP INC [ ECPG ]									<ol> <li>Relationsh (Check all ap X Dire</li> </ol>		olicable)	,	erson(s) to Issuer 10% Owner	
(Last) (First) (Middle) 350 CAMINO DE LA REINA						3. Date of Earliest Transaction (Month/Day/Year) 10/02/2019										Office belov	er (give title w)		Other (specify below)	
SUITE 100  (Street) SAN DIEGO CA 92108					4. If	4. If Amendment, Date of Original Filed (Month/Day/Year)									Individual or Joint/Group Filing (Check Applicable Line)     X Form filed by One Reporting Person  Form filed by Mary than One Reporting					
(City) (State) (Zip)															Form filed by More than One Reporting Person					1g
Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned																				
1. Title of Security (Instr. 3)  2. Transac Date (Month/Date)						Execution Da			3. Transaction Code (Instr. 8)		4. Securities Acquired (A) Disposed Of (D) (Instr. 3, 4 5)				and Secu		cially d Following	6. Ownersh Form: Direc (D) or Indire (I) (Instr. 4)	of In ct Ber Ow	7. Nature of Indirect Beneficial Ownership (Instr. 4)
									Code	v	Amount		(A) or (D)	Price	•	Transaction(s) (Instr. 3 and 4)			(	3u. <del>4</del> )
Common Stock 10/02/2					/2019						4,374	1)	A	\$31.59		4,374		D		
Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)																				
1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deem Execution if any (Month/Da	Date,	4. Transa Code ( 8)		of Deriva Secur Acqui (A) or Dispo of (D) (Instr.	of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)		on Dat Day/Ye	ear)	7. Title and Amount of Securities Underlying Derivative Security (Instr. and 4)		ount		vative irity r. 5)	9. Number of derivative Securities Beneficially Owned Following Reported Transaction( (Instr. 4)	Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	ip of I Bei ) Ow ct (Ins	11. Nature of Indirect Beneficial Ownership (Instr. 4)
					Code	v	(A)		Date Exercisa		Expiration Date	Title	of e Sha	ares						

## **Explanation of Responses:**

1. Grant to the reporting person, for service on the Board of Directors of Encore Capital Group, Inc. ("Encore"), of deferred stock units under the terms of a non-employee director deferred compensation plan established under the 2017 Incentive Award Plan. Deferred stock units will be converted into shares of Encore common stock on a one-for-one basis upon distribution. The distribution of shares of common stock will occur within 10 business days following the date the reporting person is no longer a member of the Board of Directors.

## Remarks:

/s/ Gregory Call, Attorney-in-Fact for Jeffrey A. Hilzinger

10/04/2019

\*\* Signature of Reporting Person

Date

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

- \* If the form is filed by more than one reporting person, see Instruction 4 (b)(v).
- \*\* Intentional misstatements or omissions of facts constitute Federal Criminal Violations See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, see Instruction 6 for procedure.

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB Number.