



Statement on Human Rights

PRA Group, Inc. was founded on the principles of treating customers fairly and with respect, operating pursuant to high standards of compliance and reliability, creating rewarding careers for our employees and returning capital to creditors to help expand financial services for consumers in the markets in which we operate.

We recognize that governments have the primary responsibility for protecting human rights, but we have a responsibility to respect human rights. We work towards fulfilling that responsibility throughout our operations by focusing on our treatment of customers, employee well-being and security, and economic and social freedom. Our internal policies and employee training programs are consistent with relevant principles in both the United Nations (“UN”) Universal Declaration of Human Rights and the UN Guiding Principles on Business and Human Rights. Our responsibility to respect human rights complements our goals as a company.

Our Customers

We recognize that many of our customers are impacted by challenging situations in their lives and we are sensitive to how our conduct may impact our customers’ path to financial recovery. As such, we promote a culture of respect and responsibility in our daily operations and interactions with our customers and each other. Our Code of Conduct and other internal policies reinforce our culture of respect and responsibility by reminding employees that respect is at the core of every interaction with customers. Employees receive extensive training on our core values to reinforce our expectation that the right to respect and the many regulations governing our operations are considered at all times.

In addition to focusing on our interactions with customers, we emphasize the respect we have for our customers’ information through the Code of Conduct and our other internal policies. Protecting our customers’ privacy is incredibly important in building trust with them.

Our Employees

All employees in the Americas, Europe and Australia share a common set of values and commitments that define how we treat each other, how we relate to our customers and the responsibilities we have to key stakeholders, including our stockholders, regulators, clients, and customers. Our goal is for each of our employees to personalize and live the shared values of C.A.R.E.S. – Committed, Accountable, Respectful, Ethical, Successful – because they are guidelines for everything we do.

Our policies make it clear that all employees are entitled to be treated with respect and free of conduct that is offensive, hostile, intimidating or inconsistent with their personal rights or our core values. We do not tolerate discrimination, harassment or bullying based on a person’s age, race, color, sex, gender, sexual orientation, gender identity, religion, national origin, ancestry, ethnicity, physical or mental disability, citizenship, past, present or prospective service in the uniformed services, veteran status, genetic information or any other classes recognized by state or local law

or any other characteristic protected under applicable federal, state or local law. Employees are encouraged and trained on how to report conduct that is inconsistent with such policies, including when an employee prefers to make such report on a confidential basis. We will investigate such reported matters promptly and as confidentially as possible to protect the reporting employee.

Our employees are our greatest asset, and we are fortunate that they reflect a wide range of cultures and backgrounds. We believe our diverse workforce improves our ability to relate with customers as they work towards financial recovery. To that end, we have a robust Diversity, Equity and Inclusion strategic roadmap, which is guided by our leadership team, our Director of Diversity and Inclusion (“D&I”) and the Diversity and Inclusion Steering Committee (“DISC”). The roadmap includes ongoing strategic integration of diversity and inclusion principles throughout our operations. Our Director of Diversity and Inclusion, co-chairs the DISC and oversees our global D&I strategy and related programs, including employee resource groups, inclusion and engagement surveys, education, tools and resources.

We recognize the persistent social problem related to pay inequity and wage gaps and underrepresentation of certain groups in the workforce, particularly at senior management levels, and that we may play a role in addressing that social problem. We partner with an independent third party to conduct periodic pay equity reviews, evaluate our compensation processes and conduct internal pay gap studies of our 10 highest populated job titles. We will continue such evaluations and studies going forward to identify and address any areas in need of improvement.

Governance

We review this Statement on Human Rights periodically to reflect our ongoing learning and emerging best practices that are relevant to our business, customers and employees. This Statement is approved by our management and reviewed by the Board of Directors’ Nominating and Corporate Governance Committee, which has oversight responsibility for environmental, social and governance matters pursuant to the terms of its Charter.