NOTICE TO CERTIFICATEHOLDERS

With regard to ING Bank N.V. Certificates with ISIN: PLINGNV33217 and PLINGNV32912 (each a "Certificate" and together the "Certificates")

2 September 2020

Dear Certificateholders,

Reference is made to the above mentioned Certificates. All capitalised terms shall have the same meaning as set out in the applicable Conditions of the Securities Note under which these Certificates are issued , unless specifically stated otherwise herein.

You are hereby informed that on 1 September 2020 the Stop Loss Price for the above mentioned Certificates was reached which should have triggered a Stop Loss Event on both Certificates.

However, due to a technical error these Certificates remained tradeable after the Stop Loss Event occurred. After noticing this technical error the Issuer stopped trading on the above mentioned Certificates. All trades which were initiated after the occurrence of the Stop Loss Event on PLINGNV32912 were cancelled.

That was not possible in case of PLINGNV33217. Therefore to compensate investors who traded on it 2 September 2020 for any loss the might have incurred the Issuer will pay them the residual value which is equal to the fair value of the Certificates on 1 September 2020. In order to provide this reimbursement to investor the Issuer requests investor to provide us with their contact and transaction details.

Kind regards,

ING Bank N.V.