

ING Bank N.V.**Legal entity identifier (LEI): 3TK20IVIUJ8J3ZU0QE75****Issue of**

Series number of the Certificates	WKN Code	ISIN Code	Number of Certificates being issued	Title
519,399	NB33RF	DE000NB33RF0	250,000	ING Long Index Open End Turbo Certificate
519,400	NB33RG	DE000NB33RG8	250,000	ING Long Index Open End Turbo Certificate
519,401	NB33RH	DE000NB33RH6	250,000	ING Long Index Open End Turbo Certificate
519,402	NB33RJ	DE000NB33RJ2	250,000	ING Long Index Open End Turbo Certificate
519,403	NB33RK	DE000NB33RK0	250,000	ING Long Index Open End Turbo Certificate
519,404	NB33RL	DE000NB33RL8	250,000	ING Long Index Open End Turbo Certificate
519,405	NB33RM	DE000NB33RM6	250,000	ING Long Index Open End Turbo Certificate
519,406	NB33RN	DE000NB33RN4	250,000	ING Long Index Open End Turbo Certificate
519,407	NB33RP	DE000NB33RP9	250,000	ING Long Index Open End Turbo Certificate
519,408	NB33RQ	DE000NB33RQ7	250,000	ING Long Index Open End Turbo Certificate
519,409	NB33RR	DE000NB33RR5	250,000	ING Long Index Open End Turbo Certificate
519,410	NB33RS	DE000NB33RS3	250,000	ING Long Index Open End Turbo Certificate
519,411	NB33RT	DE000NB33RT1	250,000	ING Long Index Open End Turbo Certificate
519,412	NB33RU	DE000NB33RU9	250,000	ING Long Index Open End Turbo Certificate
519,413	NB33RV	DE000NB33RV7	1,000,000	ING Long Index Open End Turbo Certificate
519,414	NB33RW	DE000NB33RW5	1,00	

				Certificate
519,422	NB33R4	DE000NB33R46	300,000	ING Long Index Open End Turbo Certificate
519,423	NB33R5	DE000NB33R53	300,000	ING Long Index Open End Turbo Certificate
519,424	NB33R6	DE000NB33R61	300,000	ING Long Index Open End Turbo Certificate
519,425	NB33R7	DE000NB33R79	300,000	ING Long Index Open End Turbo Certificate
519,426	NB33R8	DE000NB33R87	300,000	ING Long Index Open End Turbo Certificate
519,427	NB33R9	DE000NB33R95	300,000	ING Long Index Open End Turbo Certificate
519,428	NB33SA	DE000NB33SA9	300,000	ING Long Index Open End Turbo Certificate
519,429	NB33SB	DE000NB33SB7	300,000	ING Long Index Open End Turbo Certificate
519,430	NB33SC	DE000NB33SC5	300,000	ING Long Index Open End Turbo Certificate
519,431	NB33SD	DE000NB33SD3	300,000	ING Long Index Open End Turbo Certificate
519,432	NB33SE	DE000NB33SE1	300,000	ING Long Index Open End Turbo Certificate
519,433	NB33SF	DE000NB33SF8	300,000	ING Long Index Open End Turbo Certificate

				Certificate
519,450	NB33SY	DE000NB33SY9	300,000	ING Long Index Open End Turbo Certificate
519,451	NB33SZ	DE000NB33SZ6	300,000	ING Long Index Open End Turbo Certificate
519,452	NB33S0	DE000NB33S03	300,000	ING Long Index Open End Turbo Certificate
519,453	NB33S1	DE000NB33S11	300,000	ING Long Index Open End Turbo Certificate
519,454	NB33S2	DE000NB33S29	300,000	ING Long Index Open End Turbo Certificate
519,455	NB33S3	DE000NB33S37	300,000	ING Long Index Open End Turbo Certificate
519,456	NB33S4	DE000NB33S45	300,000	ING Long Index Open End Turbo Certificate
519,457	NB33S5	DE000NB33S52	300,000	ING Long Index Open End Turbo Certificate
519,458	NB33S6	DE000NB33S60	300,000	ING Long Index Open End Turbo Certificate
519,459	NB33S7	DE000NB33S78	300,000	ING Long Index Open End Turbo Certificate
519,460	NB33S8	DE000NB33S86	300,000	ING Long Index Open End Turbo Certificate
519,461	NB33S9	DE000NB33S94	3	

Neither the Issuer nor any Dealer has authorised, nor do they authorise, the making of any offer of Certificates in any other circumstances.

MiFID II product governance / Retail investors, professional investors and ECPs target market – Solely for the purposes of the manufacturer’s product approval process, the target market assessment in respect of the Certificates has led to the conclusion that: (i) the target market for the Certificates is eligible counterparties, professional clients and retail clients, each as defined in Directive 2014/65/EU, as amended (“**MiFID II**”); and (ii) all channels for distribution to eligible counterparties and professional clients are appropriate; and (iii) the following channels for distribution of the Certificates to retail clients are appropriate - investment advice, portfolio management, non-advised sales and pure execution services - subject to the distributor’s suitability and appropriateness obligations under MiFID II, as applicable. Any person subsequently offering, selling or recommending the Certificates (a “**distributor**”) should take into consideration the manufacturer’s target market assessment; however, a distributor subject to MiFID II is responsible for undertaking its own target market assessment in respect of the Certificates (by either adopting or refining the manufacturer’s target market assessment) and determining appropriate distribution channels, subject to the distributor’s suitability and appropriateness obligations under MiFID II, as applicable.

PROHIBITION OF SALES TO UK RETAIL INVESTORS – The Certificates are not intended to be offered, sold or otherwise made available to and should not be offered, sold or otherwise made available to any retail investor in the United Kingdom (“**UK**”). For these purposes, a retail investor means a person who is one (or more) of: (i) a retail client, as defined in point (8) of Article 2 of Regulation (EU) No 2017/565 as it forms part of UK domestic law by virtue of the European Union (Withdrawal) Act 2018 (“**EUWA**”); (ii) a customer within the meaning of the provisions of the Financial Services and Markets Act 2000 (the “**FSMA**”) and any rules or regulations made under the FSMA to implement the Insurance Distribution Directive, where that customer would not qualify as a professional client, as defined in point (8) of Article 2(1) of Regulation (EU) No 600/2014 as it forms part of UK domestic law by virtue of the EUWA; or (iii) not a qualified investor as defined in Article 2 of the Prospectus Regulation as it forms part of UK domestic law by virtue of the EUWA. Consequently, no key information document required by Regulation (EU) No 1286/2014 as it forms part of UK domestic law by virtue of the EUWA (the “**UK PRIIPs Regulation**”) for offering or selling the Certificates or otherwise making them

and Markets Authority pursuant to Article 36 of the Regulation (EU) 2016/1011, as amended (“**Benchmarks Regulation**”).

As far as the Issuer is aware, the transitional provisions in Article 51 of the Benchmarks Regulation apply, such that The Nasdaq Stock Market, Inc. is currently not required to obtain authorisation or registration (or, if located outside the European Union, recognition, endorsement or equivalence).

PART A – CONTRACTUAL TERMS

These Final Terms have been prepared for the purpose of Article 8 of Regulation (EU) 2017/1129, as amended (the “**Prospectus Regulation**”), and must be read in conjunction with the base prospectus consisting of separate documents (i.e. (i) the securities note dated 21 March 2025 and its supplement(s) (if any) (the “**Securities Note**”) and (ii) the registration document of ING Bank N.V. (the “**Issuer**”) dated 21 March 2025, and its supplement(s) (if any)) (the “**Registration Document**” and together with the Securities Note, the “**Prospectus**”) pertaining to the Issuer’s Certificates Programme. Terms used herein shall be deemed to be defined as such for the purposes of the conditions set forth in the General Certificate Conditions and the relevant Product Conditions contained in the Prospectus which constitutes a base prospectus for the purposes of the Prospectus Regulation. Full information on the Issuer and the offer of the Certificates is only available on the basis of the Prospectus, any supplements thereto and these Final Terms. The Prospectus and any supplements thereto are available for viewing at the Issuer’s website (www.ingmarkets.com) and electronic copies may be obtained from E-mail: info@sprinters.nl and are available for viewing on the websites www.ingmarkets.de, www.ingsprinters.nl and www.ingturbos.fr.

Prospective investors should carefully consider the section “Risk Factors” in the Prospectus.

GENERAL DESCRIPTION OF THE CERTIFICATES

1	(a) Series number of the Certificates:	As specified in the table below
	(b) Whether or not the Certificates are to be consolidated and form a single series with the Certificates of an existing series:	Not Applicable
2	(a) The type of Certificates which may be Index Certificates, Share Certificates, Currency Certificates, Commodity Certificates, Fund Certificates, Government Bond Certificates, Other Bond Certificates or Index Futures Certificates:	Index Certificates
	(b) Whether such Certificates are Best Certificates, Factor Certificates, Limited Certificates, Discount Certificates, Open Ended Certificates, Fixed Leverage Certificates or Tracker Certificates.	Best Certificates (Marketing name: Open End Turbo, Sprinter Best or Turbo Best)
	(c) Whether such Certificates are Long Certificates or Short Certificates:	Long Certificates
3	Number of Certificates being issued:	As specified in the table below
4	Issue Price per Certificate:	As specified in the table below
5	Trade Date:	14 October 2025
6	Issue Date:	16 October 2025
7	"as-if-and-when-issued" trading:	Not Applicable
8	Current Financing Level on the Trade Date:	As specified in the table below
9	Current Spread on the Trade Date:	As specified in the table below
10	Maximum Spread:	As specified in the table below
11	Current Stop Loss Premium Rate on the Trade Date:	As specified in the table below
12	Maximum Premium:	As specified in the table below
13	Minimum Premium:	As specified in the table below

14	Stop Loss Price on the Trade Date:	As specified in the table below
15	Stop Loss Price Rounding:	As specified in the table below
16	Entitlement:	As specified in the table below
17	Financing Level Currency:	As specified in the table below
18	Settlement Currency:	EUR
19	Exercise Time:	12:00 AM Central European Time
20	Cash Settlement Amount:	As specified in the Index Certificate Conditions
21	Final Valuation Date:	Not Applicable
22	Valuation Date(s):	Annually, commencing on the date one year after the Issue Date.
23	Applicable Business Day Centre(s) for the purposes of the definition of "Business Day"	Amsterdam

Series Number of the Certificates	ISIN Code	Number of Certificates being issued	Issue price per Certificate	Current Financing Level on the Trade Date	Current Spread on the Trade Date	Maximum Spread	Current Stop Loss Premium Rate on the Trade Date	Maximum Premium	Minimum Premium	Stop Loss Price on the Trade Date	Stop Loss Price Rounding	Entitlement	Financing Level Currency
519,399	DE000NB33RF0	250,000	0.57	24360.610000000	3	5.0	1.5	20.0	0.0	24360.610000000	0.01	0.01	EUR
519,400	DE000NB33RG8	250,000	0.49	24352.610000000	3	5.0	1.5	20					

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519,406	DE000NB33RN4	250,000	0.01	24304.610000000	3	5.0	1.5	20.0	0.0	24304.610000000	0.01	0.01	EUR
519,407	DE000NB33RP9	250,000	0.08	24296.610000000	3	5.0	1.5	20.0	0.0	24296.610000000	0.01	0.01	EUR
519,408	DE000NB33RQ7	250,000	0.16	24288.610000000	3	5.0	1.5	20.0	0.0	24288.610000000	0.01	0.01	EUR
519,409	DE000NB33RR5	250,000	0.24	24280.610000000	3	5.0	1.5	20.0	0.0	24280.610000000	0.01	0.01	EUR
519,410	DE000NB33RS3	250,000	0.32	24272.610000000	3	5.0</							

6	3R87			600000 000						600000 000			
519,42 7	DE000NB3 3R95	300,000	0.39	24342.6 600000 000	3	5.0	1.5	20.0	0.0	24342.6 600000 000	0.01	0.01	EUR
519,42 8	DE000NB3 3SA9	300,000	0.35	24338.6 600000 000	3	5.0	1.5	20.0	0.0	24338.6 600000 000	0.01	0.01	EUR
519,42 9	DE000NB3 3SB7	300,000	0.31	24334.6 600000 000	3	5.0	1.5	20.0	0.0	24334.6 600000 000	0.01	0.01	EUR
519,43 0	DE000NB3 3SC5	300,000	0.27	24330.6 600000 000	3	5.0	1.5	20.0	0.0	24330.6 600000 000	0.01	0.01	EUR
519,43 1	DE												

519,44 7	DE000NB3 3SV5	300,000	0.41	24262.6 600000 000	3	5.0	1.5	20.0	0.0	24262.6 600000 000	0.01	0.01	EUR
519,44 8	DE000NB3 3SW3	300,000	0.45	24258.6 600000 000	3	5.0	1.5	20.0	0.0	24258.6 600000 000	0.01	0.01	EUR
519,44 9	DE000NB3 3SX1	300,000	0.49	24254.6 600000 000	3	5.0	1.5	20.0	0.0	24254.6 600000 000	0.01	0.01	EUR
519,45 0	DE000NB3 3SY9	300,000	0.53	24250.6 600000 000	3	5.0	1.5	20.0	0.0	24250.6 600000 000	0.01	0.01	EUR
519,45 1	DE000NB3 3SZ6	300,000	0.57	24246.6 600000 000	3	5.0	1.5	20.0					

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ADDITIONAL SPECIFIC PRODUCT RELATED PROVISIONS:

24	Index Certificate Provisions	Applicable
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Series Number of the Certificate s	ISIN Code	(i) Details of the Index	(ii) Exchange	(iii) Notional Dividend Period
519,399	DE000NB33RF0	DAX Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
519,400	DE000NB33RG8	DAX Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
519,401	DE000NB33RH6	DAX Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
519,402	DE000NB33RJ2	DAX Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
519,403	DE000NB33RK0	DAX Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
519,404	DE000NB33RL8	DAX Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
519,405	DE000NB33			

			Conditions	Conditions
519,415	DE000NB33RX3	NASDAQ 100 Stock Index (Bloomberg code: NDX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
519,416	DE000NB33RY1	NASDAQ 100 Stock Index (Bloomberg code: NDX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
519,417	DE000NB33RZ8	NASDAQ 100 Stock Index (Bloomberg code: NDX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
519,418	DE000NB33R04	NASDAQ 100 Stock Index (Bloomberg code: NDX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
519,419	DE000NB33R12	S&P 500 Index (Bloomberg code: SPX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
519,420	DE000NB33R20	S&P 500 Index (Bloomberg code: SPX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
519,421	DE000NB33R38	S&P 500 Index (Bloomberg code: SPX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
519,422	DE000NB33R46	XDAXDAX ® Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions</

			Conditions	Conditions
519,435	DE000NB33SH4	XDAXDAX ® Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
519,436	DE000NB33SJ0	XDAXDAX ® Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
519,437	DE000NB33SK8	XDAXDAX ® Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
519,438	DE000NB33SL6	XDAXDAX ® Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
519,439	DE000NB33SM4	XDAXDAX ® Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
519,440	DE000NB33SN2	XDAXDAX ® Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
519,441	DE000NB33SP7	XDAXDAX ® Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
519,442	DE000NB33SQ5	XDAXDAX ® Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
519,443	DE000NB33SR3	XDAXDAX ® Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
519,4				

			Conditions	Conditions
519,455	DE000NB33S37	XDAXDAX ® Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
519,456	DE000NB33S45	XDAXDAX ® Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
519,457	DE000NB33S52	XDAXDAX ® Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
519,458	DE000NB33S60	XDAXDAX ® Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
519,459	DE000NB33S78	XDAXDAX ® Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
519,460	DE000NB33S86	XDAXDAX ® Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
519,461	DE000NB33S94	XDAXDAX ® Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
519,462	DE000NB33TA7	XDAXDAX ® Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
519,463	DE000NB33TB5	XDAXDAX ® Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate

Signed on behalf of the Issuer:

By:

Duly authorised

By:

Duly authorised

PART B – OTHER INFORMATION

1 LISTING

(i) Listing:	The Freiverkehr section of the Frankfurt Stock Exchange
(ii) Admission to trading:	Application is expected to be made by the Issuer (or on its behalf) for the Certificates to be admitted to trading on The Freiverkehr section of the Frankfurt Stock Exchange
(iii) Estimate of total expenses related to admission to trading:	EUR 500

2 RATINGS

Ratings:	The Certificates to be issued will not be rated
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3 INTERESTS OF NATURAL AND LEGAL PERSONS INVOLVED IN THE ISSUE

Save for any fees payable to the Dealers, so far as the Issuer is aware, no person involved in the offer of the Certificates has an interest material to the offer. The Dealers and their affiliates have engaged, and may in the future engage, in investment banking and/or commercial banking transactions with, and may perform other services for, the Issuer and its affiliates in the ordinary course of business.

4 REASONS FOR THE OFFER, ESTIMATED NET PROCEEDS AND TOTAL EXPENSES

(i) Reasons for the offer	See “Use of Proceeds” wording in Base Prospectus
(ii) Estimated total expenses	The terms of the Public Offer do not provide for any expenses and/or taxes to be charged to any purchaser of the Certificates

5 INFORMATION CONCERNING THE UNDERLYING

Underlying	Information on the underlying can be obtained from the below specified source.
S&P 500 Index	The return on the Cert

	Index and its volatility can be obtained from Bloomberg (Bloomberg code: XDAXDAX <Index>)
NASDAQ 100 Stock Index	The return on the Certificates is linked to the performance of the underlying Index. The price of the Index may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Index will affect the value of the Certificates. Information and details of the past and future performance of the Index and its volatility can be obtained from Bloomberg (Bloomberg code: NDX <Index>)
DAX Index	The return on the Certificates is linked to the performance of the underlying Index. The price of the Index may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Index will affect the value of the Certificates. Information and details of the past and future performance of the Index and its volatility can be obtained from Bloomberg (Bloomberg code: DAX <Index>)

6 POST-ISSUANCE INFORMATION

Post-issuance information will be made available on the website of the Issuer www.ingmarkets.de, www.ingsprinters.nl, www.ingturbo.fr or any successor website. There is no assurance that the Issuer will continue to provide such information for the life of the Certificates.

7 OPERATIONAL INFORMATION

(i) ISIN Code	(ii) Common Code	(iii) Other relevant code
DE000NB33RF0	Not Applicable	NB33RF
DE000NB33RG8	Not Applicable	NB33RG
DE000NB33RH6	Not Applicable	NB33RH
DE000NB33RJ2	Not Applicable	NB33RJ
DE000NB33RK0	Not Applicable	NB33RK</

DE000NB33R20	Not Applicable	NB33R2
DE000NB33R38	Not Applicable	NB33R3
DE000NB33R46	Not Applicable	NB33R4
DE000NB33R53	Not Applicable	NB33R5
DE000NB33R61	Not Applicable	NB33R6
DE000NB33R79	Not Applicable	NB33R7
DE000NB33R87	Not Applicable	NB33R8
DE000NB33R95	Not Applicable	NB33R9
DE000NB33SA9	Not Applicable	NB33SA
DE000NB33SB7	Not Applicable	NB33SB
DE000NB33SC5	Not Applicable	NB33SC
DE000NB33SD3	Not Applicable	NB33SD
DE000NB33SE1	Not Applicable	NB33SE
DE000NB33SF8	Not Applicable	NB33SF
DE000NB33SG6	Not Applicable	NB33SG
DE000NB33SH4	Not Applicable	NB33SH
DE000NB33SJ0	Not Applicable	NB33SJ
DE000NB33SK8	Not Applicable	NB33SK
DE000NB33SL6	Not Applicable	NB33SL
DE000NB33SM4	Not Applicable	NB33SM
DE000NB33SN2	Not Applicable	NB33SN
DE000NB33SP7	Not	

Netherlands:	
(a) details of the appropriate clearing code/number:	Not Applicable
(b) further details regarding the form of Certificates	European Certificates
(ii) Public offer:	An offer of Certificates may be made by the Issuer other than pursuant to Article 3(2) of the Prospectus Regulation in Germany, France, the Netherlands, Belgium, Spain and Italy (each a “ Public Offer Jurisdiction ” and together the “ Public Offer Jurisdictions ”).
(iii) Prohibition of Sales to EEA Retail Investors:	Not Applicable
(iv) Prohibition of Sales to UK Retail Investors:	Applicable
(v) Prohibition of Sales to Belgian Consumers:	Not Applicable

9 GENERAL

Conditions to which the offer is subject:	There is no subscription period and the offer of Certificates is not subject to any conditions imposed by the Issuer.
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ANNEX

ISSUE SPECIFIC SUMMARY OF THE CERTIFICATES AND THE KEY INFORMATION DOCUMENT ARE AVAILABLE ON THE WEBSITES OF THE ISSUER WWW.INGMARKETS.DE, WWW.INGSPRINTERS.NL AND WWW.INGTURBOS.FR

Index Disclaimer

The Certificates are not sponsored, endorsed, sold or promoted by the Index or of the Index Sponsor and the Index Sponsor has not made any representation whatsoever, whether express or implied, either as to the results to be obtained from the use of the Index and/or the levels at which the Index stands at any particular time on any particular date or otherwise. The Index Sponsor shall not be liable (whether in negligence or otherwise) to any person for any error in the Index and the Index Sponsor are not under any obligation to advise any person of any error therein. The Index Sponsor has made no representation whatsoever, whether express or implied, as to the advisability of purchasing or assuming any risk in connection with the Certificates. Neither the Issuer nor the Calculation Agent shall have any liability to any person for any act or failure to act by the Index Sponsor in connection with the calculation, adjustment or maintenance of the Index. Neither the Issuer nor the Calculation Agent has any affiliation with or control over the Index or of the Index Sponsor or any control over the computation, composition or dissemination of the Index. Although the Issuer and the Calculation Agent will obtain information concerning the Index from publicly available sources they believe to be reliable, they will not independently verify this information. Accordingly, no representation, warranty or undertaking (express or implied) is made and no responsibility is accepted by the Issuer or the Calculation Agent as to the accuracy, completeness and timeliness of information concerning the Index.