Final Terms dated 04 November 2026

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
675,324	NB72MG	DE000NB72MG7	250,000	ING Long FX Open End Turbo Certificate
675,325	NB72MH	DE000NB72MH5	250,000	ING Long FX Open End Turbo Certificate
675,326	NB72MJ	DE000NB72MJ1	250,000	ING Long FX Open End Turbo Certificate
675,327	NB72MK	DE000NB72MK9	250,000	ING Long FX Open End Turbo Certificate
675,328	NB72ML	DE000NB72ML7	250,000	ING Long FX Open End Turbo Certificate
675,329	NB72MM	DE000NB72MM5	250,000	ING Long FX Open End Turbo Certificate
675,330	NB72MN	DE000NB72MN3	1,000,000	ING Long FX Open End Turbo Certificate
675,331	NB72MP	DE000NB72MP8	1,000,000	ING Long FX Open End Turbo Certificate
675,332	NB72MQ	DE000NB72MQ6	1,000,000	ING Long FX Open End Turbo Certificate
675,333	NB72MR	DE000NB72MR4	1,000,000	ING Long FX Open End Turbo Certificate
675,334	NB72MS	DE000NB72MS2	1,000,000	ING Long FX Open End Turbo Certificate
675,335	NB72MT	DE000NB72MT0	1,000,000	ING Long FX Open End Turbo Certificate
675,336	NB72MU	DE000NB72MU8	1,000,000	ING Long FX Open End Turbo Certificate
675,337	NB72MV	DE000NB72MV6	1,000,000	ING Long FX Open End Turbo Certificate
675,338	NB72MW	DE000NB72MW4	1,000,000	ING Long FX Open End Turbo Certificate
675,339	NB72MX	DE000NB72MX2	1,000,000	ING Long FX Open End Turbo Certificate
675,340	NB72MY	DE000NB72MY0	1,000,000	ING Long FX Open End Turbo Certificate
675,341	NB72MZ	DE000NB72MZ7	1,000,000	ING Long FX Open End Turbo Certificate
675,342	NB72M0	DE000NB72M01	250,000	ING Long FX Open End Turbo Certificate
675,343	NB72M1	DE000NB72M19	250,000	ING Long FX Open End Turbo Certificate
675,344	NB72M2	DE000NB72M27	250,000	ING Long FX Open End Turbo Certificate
675,345	NB72M3	DE000NB72M35	250,000	ING Long FX Open End Turbo Certificate
675,346	NB72M4	DE000NB72M43	250,000	ING Long FX Open End Turbo Certificate

under the
Certificates Programme

The Prospectus referred to below (as completed by these Final Terms) has been prepared on the basis that, except as provided in sub-paragraph (i) below, any offer of Notes in any Member State of the European Economic Area (each, a "**Member State**") will be made pursuant to an exemption under the Prospectus Regulation (as defined below) from the requirement to publish a prospectus for offers of the Notes.
Accordingly any person making or intending to make an offer of the Notes may only do so:

(i) in those Public Offer Jurisdictions mentioned in the paragraph *Distribution* of Part B below, provided such person is a Dealer or Authorised Offeror (as such term is defined in the Prospectus) and that any conditions relevant to the use of the Prospectus are complied with; or

(ii) otherwise in circumstances in which no obligation arises for the Issuer or any Dealer to publish a prospectus pursuant to Article 3 of Regulation (EU) 2017/1129 (the "**Prospectus Regulation**") or to supplement a prospectus pursuant to Article 23 of the Prospectus Regulation, in each case, in relation to such offer.

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 neither: (i) 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 European Union (Withdrawal) Act 2018 ("EUWA"); nor (ii) a qualified investor as defined in paragraph 15 of Schedule 1 to the Public Offers and Admission to Trading Regulations 2024. 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 available to retail investors in the UK has been prepared and therefore offering or selling the Certificates or otherwise making them available to any retail investor in the UK may be unlawful under the UK PRIIPs Regulation

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 11 March 2026 and its supplement(s) (if any) (the "**Securities Note**") and (ii) the registration document of ING Bank N.V. (the "**Issuer**") dated 11 March 2026, and its supplement(s) (if any)) (the "**Registration Document**" and together with the Securities Note, the "**Prospectus**")) pertaining to the Issuer's Certificates and Warrants 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:	Currency 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:	05 November 2026
6	Issue Date:	09 November 2026
7	Current Financing Level on the Trade Date:	As specified in the table below
8	Current Spread on the Trade Date:	As specified in the table below
9	Maximum Spread:	As specified in the table below
10	Current Stop Loss Premium Rate on the Trade Date:	As specified in the table below
11	Maximum Premium:	As specified in the table below
12	Minimum Premium:	As specified in the table below
13	Stop Loss Price on the Trade Date:	As specified in the table below

14	Stop Loss Price Rounding:	As specified in the table below
15	Entitlement:	As specified in the table below
16	Financing Level Currency:	As specified in the table below
17	Settlement Currency:	EUR
18	Exercise Time:	12:00 AM Central European Time
19	Cash Settlement Amount:	As specified in the Currency Certificate Conditions
20	Final Valuation Date:	Not Applicable
21	Valuation Date(s):	Annually, commencing on the date one year after the Issue Date.
22	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
675,324	DE000NB72MG7	250,000	0.49	0.9147900000	3	5.0	2.0	20.0	0.0	0.9147900000	0.00001	100.0	CHF
675,325	DE000NB72MH5	250,000	0.36	177.5800000000	3	5.0	2.0	20.0	0.0	177.5800000000	0.01	100.0	JPY
675,326	DE000NB72MJ1	250,000	0.62	177.1300000000	3	5.0	2.0	20.0	0.0	177.1300000000	0.01	100.0	JPY
675,327	DE000NB72MK9	250,000	0.86	176.6800000000	3	5.0	2.0	20.0	0.0	176.6800000000	0.01	100.0	JPY
675,328	DE000NB72ML7	250,000	0.47	10.3314000000	3	5.0	2.0	20.0	0.0	10.3314000000	0.0001	100.0	NOK
675,329	DE000NB72MM5	250,000	0.72	10.3056000000	3	5.0	2.0	20.0	0.0	10.3056000000	0.0001	100.0	NOK
675,330	DE000NB72MN3	1,000,000	0.47	1.1305000000	3	5.0	1.0	20.0	0.0	1.1305000000	0.0001	100.0	USD
675,331	DE000NB72MP8	1,000,000	0.38	1.1295000000	3	5.0	1.0	20.0	0.0	1.1295000000	0.0001	100.0	USD
675,332	DE000NB72MQ6	1,000,000	0.29	1.1285000000	3	5.0	1.0	20.0	0.0	1.1285000000	0.0001	100.0	USD

675,333	DE000NB72MR4	1,000,000	0.2	1.1275000000	3	5.0	1.0	20.0	0.0	1.1275000000	0.0001	100.0	USD
675,334	DE000NB72MS2	1,000,000	0.12	1.1265000000	3	5.0	1.0	20.0	0.0	1.1265000000	0.0001	100.0	USD
675,335	DE000NB72MT0	1,000,000	0.03	1.1255000000	3	5.0	1.0	20.0	0.0	1.1255000000	0.0001	100.0	USD
675,336	DE000NB72MU8	1,000,000	0.06	1.1245000000	3	5.0	1.0	20.0	0.0	1.1245000000	0.0001	100.0	USD
675,337	DE000NB72MV6	1,000,000	0.15	1.1235000000	3	5.0	1.0	20.0	0.0	1.1235000000	0.0001	100.0	USD
675,338	DE000NB72MW4	1,000,000	0.24	1.1225000000	3	5.0	1.0	20.0	0.0	1.1225000000	0.0001	100.0	USD
675,339	DE000NB72MX2	1,000,000	0.33	1.1215000000	3	5.0	1.0	20.0	0.0	1.1215000000	0.0001	100.0	USD
675,340	DE000NB72MY0	1,000,000	0.42	1.1205000000	3	5.0	1.0	20.0	0.0	1.1205000000	0.0001	100.0	USD
675,341	DE000NB72MZ7	1,000,000	0.51	1.1195000000	3	5.0	1.0	20.0	0.0	1.1195000000	0.0001	100.0	USD
675,342	DE000NB72M01	250,000	0.11	1.3496000000	3	5.0	2.0	20.0	0.0	1.3496000000	0.0001	100.0	USD
675,343	DE000NB72M19	250,000	0.34	1.3446000000	3	5.0	2.0	20.0	0.0	1.3446000000	0.0001	100.0	USD
675,344	DE000NB72M27	250,000	0.18	158.0800000000	3	5.0	2.0	20.0	0.0	158.0800000000	0.01	100.0	JPY
675,345	DE000NB72M35	250,000	0.31	157.8400000000	3	5.0	2.0	20.0	0.0	157.8400000000	0.01	100.0	JPY
675,346	DE000NB72M43	250,000	0.44	157.6000000000	3	5.0	2.0	20.0	0.0	157.6000000000	0.01	100.0	JPY

ADDITIONAL SPECIFIC PRODUCT RELATED PROVISIONS:

24	**Index Certificate Provisions**	Not Applicable

25	**Share Certificate Provisions**	Not Applicable

26	**Currency Certificate Provisions**	Applicable

Series Number of the Certificates	ISIN Code	(i) Details of the Underlying FX Rate	(ii) Relevant Screen Page	(iii) Termination Reference Price	(iv) Underlying Currency	(v) Valuation Time
675,324	DE000NB72MG7	EUR/CHF (Bloomberg code: EURCHF <Crncy>)	Reuters Page EURCHF=	As specified in the Currency Certificate Conditions	USD	3 p.m. Greenwich Mean Time.
675,325	DE000NB72MH5	EUR/JPY (Bloomberg code: EURJPY <Crncy>)	Reuters Page EURJPY=	As specified in the Currency Certificate Conditions	USD	3 p.m. Greenwich Mean Time.
675,326	DE000NB72MJ1	EUR/JPY (Bloomberg	Reuters Page EURJPY=	As specified in the Currency	USD	3 p.m. Greenwich

		code: EURJPY <Crncy>)		Certificate Conditions		Mean Time.
675,327	DE000NB72MK9	EUR/JPY (Bloomberg code: EURJPY <Crncy>)	Reuters Page EURJPY=	As specified in the Currency Certificate Conditions	USD	3 p.m. Greenwich Mean Time.
675,328	DE000NB72ML7	EUR/NOK (Bloomberg code: EURNOK <Crncy>)	Reuters Page EURNOK=	As specified in the Currency Certificate Conditions	USD	3 p.m. Greenwich Mean Time.
675,329	DE000NB72MM5	EUR/NOK (Bloomberg code: EURNOK <Crncy>)	Reuters Page EURNOK=	As specified in the Currency Certificate Conditions	USD	3 p.m. Greenwich Mean Time.
675,330	DE000NB72MN3	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	USD	3 p.m. Greenwich Mean Time.
675,331	DE000NB72MP8	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	USD	3 p.m. Greenwich Mean Time.
675,332	DE000NB72MQ6	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	USD	3 p.m. Greenwich Mean Time.
675,333	DE000NB72MR4	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	USD	3 p.m. Greenwich Mean Time.
675,334	DE000NB72MS2	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	USD	3 p.m. Greenwich Mean Time.
675,335	DE000NB72MT0	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	USD	3 p.m. Greenwich Mean Time.
675,336	DE000NB72MU8	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	USD	3 p.m. Greenwich Mean Time.
675,337	DE000NB72MV6	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	USD	3 p.m. Greenwich Mean Time.
675,338	DE000NB72MW4	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	USD	3 p.m. Greenwich Mean Time.
675,339	DE000NB72MX2	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	USD	3 p.m. Greenwich Mean Time.
675,340	DE000NB72MY0	EUR/USD (Bloomberg code: EURUSD	Reuters Page EUR=	As specified in the Currency Certificate	USD	3 p.m. Greenwich Mean Time.

		<Crncy>)		Conditions		
675,341	DE000NB72MZ7	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	USD	3 p.m. Greenwich Mean Time.
675,342	DE000NB72M01	GBP/USD (Bloomberg code: GBPUSD <Crncy>)	Reuters Page GBP=	As specified in the Currency Certificate Conditions	USD	3 p.m. Greenwich Mean Time.
675,343	DE000NB72M19	GBP/USD (Bloomberg code: GBPUSD <Crncy>)	Reuters Page GBP=	As specified in the Currency Certificate Conditions	USD	3 p.m. Greenwich Mean Time.
675,344	DE000NB72M27	USD/JPY (Bloomberg code: USDJPY <Crncy>)	Reuters Page JPY=	As specified in the Currency Certificate Conditions	USD	3 p.m. Greenwich Mean Time.
675,345	DE000NB72M35	USD/JPY (Bloomberg code: USDJPY <Crncy>)	Reuters Page JPY=	As specified in the Currency Certificate Conditions	USD	3 p.m. Greenwich Mean Time.
675,346	DE000NB72M43	USD/JPY (Bloomberg code: USDJPY <Crncy>)	Reuters Page JPY=	As specified in the Currency Certificate Conditions	USD	3 p.m. Greenwich Mean Time.

27	**Commodity Certificate Provisions**	Not Applicable

28	**Fund Certificate Provisions**	Not Applicable

29	**Government Bond Certificate Provisions**	Not Applicable

30	**Other Bond Certificate Provisions**	Not Applicable

31	**Index Futures Certificate Provisions**	Not Applicable

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

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.**
EUR/JPY	The return on the Certificates is linked to the performance of the underlying Currency. The price of the Currency may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Currency will affect the value of the Certificates. Information and details of the past and future performance of the Currency and its volatility can be obtained from Bloomberg (Bloomberg code: EURJPY <Crncy>)
EUR/NOK	The return on the Certificates is linked to the performance of the underlying Currency. The price of the Currency may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Currency will affect the value of the Certificates. Information and details of the past and future performance of the

	Currency and its volatility can be obtained from Bloomberg (Bloomberg code: EURNOK <Crncy>)
EUR/CHF	The return on the Certificates is linked to the performance of the underlying Currency. The price of the Currency may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Currency will affect the value of the Certificates. Information and details of the past and future performance of the Currency and its volatility can be obtained from Bloomberg (Bloomberg code: EURCHF <Crncy>)
EUR/USD	The return on the Certificates is linked to the performance of the underlying Currency. The price of the Currency may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Currency will affect the value of the Certificates. Information and details of the past and future performance of the Currency and its volatility can be obtained from Bloomberg (Bloomberg code: EURUSD <Crncy>)
GBP/USD	The return on the Certificates is linked to the performance of the underlying Currency. The price of the Currency may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Currency will affect the value of the Certificates. Information and details of the past and future performance of the Currency and its volatility can be obtained from Bloomberg (Bloomberg code: GBPUSD <Crncy>)
USD/JPY	The return on the Certificates is linked to the performance of the underlying Currency. The price of the Currency may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Currency will affect the value of the Certificates. Information and details of the past and future performance of the Currency and its volatility can be obtained from Bloomberg (Bloomberg code: USDJPY <Crncy>)

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 succesor 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
DE000NB72MG7	Not Applicable	NB72MG
DE000NB72MH5	Not Applicable	NB72MH
DE000NB72MJ1	Not Applicable	NB72MJ
DE000NB72MK9	Not Applicable	NB72MK
DE000NB72ML7	Not Applicable	NB72ML

DE000NB72MM5	Not Applicable	NB72MM
DE000NB72MN3	Not Applicable	NB72MN
DE000NB72MP8	Not Applicable	NB72MP
DE000NB72MQ6	Not Applicable	NB72MQ
DE000NB72MR4	Not Applicable	NB72MR
DE000NB72MS2	Not Applicable	NB72MS
DE000NB72MT0	Not Applicable	NB72MT
DE000NB72MU8	Not Applicable	NB72MU
DE000NB72MV6	Not Applicable	NB72MV
DE000NB72MW4	Not Applicable	NB72MW
DE000NB72MX2	Not Applicable	NB72MX
DE000NB72MY0	Not Applicable	NB72MY
DE000NB72MZ7	Not Applicable	NB72MZ
DE000NB72M01	Not Applicable	NB72M0
DE000NB72M19	Not Applicable	NB72M1
DE000NB72M27	Not Applicable	NB72M2
DE000NB72M35	Not Applicable	NB72M3
DE000NB72M43	Not Applicable	NB72M4

(iv) Name of the Principal Certificate Agent	ING Bank N.V.

8 DISTRIBUTION

(i) Details of any clearing system other than Euroclear Netherlands:	Clearstream Europe AG, Eschborn
(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, Romania 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.

ANNEX

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