

**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.

Final Terms dated 03 February 2020

**ING Bank N.V.**

**Legal entity identifier (LEI): 3TK20IVIUJ8J3ZU0QE75**

**Issue of**

<b>Series number of the Certificates</b>	<b>WKN Code</b>	<b>ISIN Code</b>	<b>Number of Certificates being issued</b>	<b>Title</b>
108425	NG20NP	DE000NG20NP4	2000000	ING Short Commodity Open End Turbo Certificate
108426	NG20NQ	DE000NG20NQ2	2000000	ING Short Commodity Open End Turbo Certificate
108427	NG20NR	DE000NG20NR0	2000000	ING Short Commodity Open End Turbo Certificate
108428	NG20NS	DE000NG20NS8	2000000	ING Short Commodity Open End Turbo Certificate
108429	NG20NT	DE000NG20NT6	2000000	ING Short Commodity Open End Turbo Certificate
108430	NG20NU	DE000NG20NU4	2000000	ING Short Commodity Open End Turbo Certificate
108431	NG20NV	DE000NG20NV2	2000000	ING Short Commodity Open End Turbo Certificate
108432	NG20NW	DE000NG20NW0	2000000	ING Short Commodity Open End Turbo Certificate
108433	NG20NX	DE000NG20NX8	2000000	ING Short Commodity Open End Turbo Certificate
108434	NG20NY	DE000NG20NY6	2000000	ING Short Commodity Open End Turbo Certificate
108435	NG20NZ	DE000NG20NZ3	2000000	ING Short Commodity Open End Turbo Certificate
108436	NG20N0	DE000NG20N08	2000000	ING Short Commodity Open End Turbo Certificate

108437	NG20N1	DE000NG20N16	2000000	ING Short Commodity Open End Turbo Certificate
108438	NG20N2	DE000NG20N24	2000000	ING Short Commodity Open End Turbo Certificate
108439	NG20N3	DE000NG20N32	2000000	ING Short Commodity Open End Turbo Certificate
108440	NG20N4	DE000NG20N40	2000000	ING Short Commodity Open End Turbo Certificate
108441	NG20N5	DE000NG20N57	2000000	ING Short Commodity Open End Turbo Certificate
108442	NG20N6	DE000NG20N65	2000000	ING Short Commodity Open End Turbo Certificate
108443	NG20N7	DE000NG20N73	2000000	ING Short Commodity Open End Turbo Certificate
108444	NG20N8	DE000NG20N81	2000000	ING Short Commodity Open End Turbo Certificate
108445	NG20N9	DE000NG20N99	2000000	ING Short Commodity Open End Turbo Certificate
108446	NG20PA	DE000NG20PA1	2000000	ING Short Commodity Open End Turbo Certificate
108447	NG20PB	DE000NG20PB9	2000000	ING Short Commodity Open End Turbo Certificate
108448	NG20PC	DE000NG20PC7	2000000	ING Short Commodity Open End Turbo Certificate

**under the  
Certificates Programme**

Any person making or intending to make an offer of the Certificates may only do so:

- (i) in that Public Offer Jurisdiction mentioned in the Paragraph Distribution of Part B below, provided such person is of a kind specified in that paragraph; 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 the Prospectus Directive or to supplement a prospectus pursuant to Article 16 of the Prospectus Directive, 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.

**PART A – CONTRACTUAL TERMS**

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 this Base Prospectus dated 6 May 2019 as supplemented from time to time (the “Prospectus”) which constitutes a base prospectus for the purposes of Directive 2003/71/EC, as amended, to the extent that such amendments have been implemented in the relevant Member State of the European Economic Area, (the “**Prospectus Directive**”). This document constitutes the Final Terms applicable to the issue of Certificates described herein for the purposes of Article 5.4 of the Prospectus Directive (as implemented by the Dutch Financial Supervision Act (*Wet op het financieel toezicht*) and its implementing regulations) and must be read in conjunction with such Prospectus. Full information on the Issuer and the offer of the Certificates is only available on the basis of the combination of these Final Terms and the Prospectus. Copies of the Prospectus may be obtained from ING Bank N.V. at Foppingadreef 7, 1102 BD Amsterdam, The Netherlands (E-mail: info@sprinters.nl) and are available for

viewing on the website [www.ingmarkets.de](http://www.ingmarkets.de).

## 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 or Index Futures Certificates:	Commodity Certificates
	(b) Whether such Certificates are Best Certificates, Limited Certificates, Open Ended Certificates or Fixed Leverage.	Best Certificates (Marketing name: Open End Turbos)
	(c) Whether such Certificates are Long Certificates or Short Certificates:	Short 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:	04 February 2020
6	Issue Date:	06 February 2020
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 Commodity 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
108425	DE000NG20NP4	2000000	0.01	1575.9700000000	3.5	5.0	3.0	20.0	0.0	1575.9700000000	0.01	0.1	USD
108426	DE000NG20NQ2	2000000	0.14	1577.4700000000	3.5	5.0	3.0	20.0	0.0	1577.4700000000	0.01	0.1	USD
108427	DE000NG20NR0	2000000	0.28	1578.9700000000	3.5	5.0	3.0	20.0	0.0	1578.9700000000	0.01	0.1	USD
108428	DE000NG20NS8	2000000	0.41	1580.4700000000	3.5	5.0	3.0	20.0	0.0	1580.4700000000	0.01	0.1	USD
108429	DE000NG20NT6	2000000	0.55	1581.9700000000	3.5	5.0	3.0	20.0	0.0	1581.9700000000	0.01	0.1	USD
108430	DE000NG20NU4	2000000	0.68	1583.4700000000	3.5	5.0	3.0	20.0	0.0	1583.4700000000	0.01	0.1	USD
108431	DE000NG20NV2	2000000	0.82	1584.9700000000	3.5	5.0	3.0	20.0	0.0	1584.9700000000	0.01	0.1	USD
108432	DE000NG20NW0	2000000	0.96	1586.4700000000	3.5	5.0	3.0	20.0	0.0	1586.4700000000	0.01	0.1	USD
108433	DE000NG20NX8	2000000	1.09	1587.9700000000	3.5	5.0	3.0	20.0	0.0	1587.9700000000	0.01	0.1	USD
108434	DE000NG20NY6	2000000	1.23	1589.4700000000	3.5	5.0	3.0	20.0	0.0	1589.4700000000	0.01	0.1	USD
108435	DE000NG20NZ3	2000000	1.36	1590.9700000000	3.5	5.0	3.0	20.0	0.0	1590.9700000000	0.01	0.1	USD
108436	DE000NG20N08	2000000	0.23	18.0149000000	3.5	5.0	4.0	20.0	0.0	18.0149000000	0.0001	1.0	USD
108437	DE000NG20N16	2000000	0.91	52.5600000000	3.5	5.0	7.5	20.0	0.0	52.5600000000	0.01	1.0	USD
108438	DE000NG20N24	2000000	1.14	52.8100000000	3.5	5.0	7.5	20.0	0.0	52.8100000000	0.01	1.0	USD
108439	DE000NG20N32	2000000	1.36	53.0600000000	3.5	5.0	7.5	20.0	0.0	53.0600000000	0.01	1.0	USD
108440	DE000NG20N4	2000000	1.6	53.3100000000	3.5	5.0	7.5	20.0	0.0	53.3100000000	0.01	1.0	USD

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108441	DE000NG20N5 7	2000000	0.33	56.6800000 000	3.5	5.0	7.5	20.0	0.0	56.6800000 000	0.01	1.0	USD
108442	DE000NG20N6 5	2000000	0.55	56.9300000 000	3.5	5.0	7.5	20.0	0.0	56.9300000 000	0.01	1.0	USD
108443	DE000NG20N7 3	2000000	0.78	57.1800000 000	3.5	5.0	7.5	20.0	0.0	57.1800000 000	0.01	1.0	USD
108444	DE000NG20N8 1	2000000	1.0	57.4300000 000	3.5	5.0	7.5	20.0	0.0	57.4300000 000	0.01	1.0	USD
108445	DE000NG20N9 9	2000000	1.23	57.6800000 000	3.5	5.0	7.5	20.0	0.0	57.6800000 000	0.01	1.0	USD
108446	DE000NG20PA 1	2000000	1.46	57.9300000 000	3.5	5.0	7.5	20.0	0.0	57.9300000 000	0.01	1.0	USD
108447	DE000NG20PB 9	2000000	0.1	964.030000 0000	3.5	5.0	5.0	20.0	0.0	964.030000 0000	0.01	0.01	USD
108448	DE000NG20PC 7	2000000	0.19	974.030000 0000	3.5	5.0	5.0	20.0	0.0	974.030000 0000	0.01	0.01	USD

**ADDITIONAL SPECIFIC PRODUCT RELATED PROVISIONS:**

24	<b>Index Certificate Provisions</b>	Not Applicable
25	<b>Share Certificate Provisions</b>	Not Applicable
26	<b>Currency Certificate Provisions</b>	Not Applicable
27	<b>Commodity Certificate Provisions</b>	Applicable

Series Number of the Certificates	ISIN Code	(i) Commodity	(ii) Commodity Reference Price	(iii) Price Source/ Reference Dealers	(iv) Specified Price	(v) Delivery Dates	(vi) Rollover Date	(vii) Exchange	(viii) Valuation Time
108425	DE000NG20NP4	Gold	Gold-Spot	GOLD SPOT \$/OZ (Bloomberg code: XAU <Crcny>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable	The close of trading on the Exchange
108426	DE000NG20NQ2	Gold	Gold-Spot	GOLD SPOT \$/OZ (Bloomberg code: XAU <Crcny>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable	The close of trading on the Exchange
108427	DE000NG20NR0	Gold	Gold-Spot	GOLD SPOT \$/OZ (Bloomberg code: XAU <Crcny>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable	The close of trading on the Exchange
108428	DE000NG20NS8	Gold	Gold-Spot	GOLD SPOT \$/OZ (Bloomberg code: XAU <Crcny>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable	The close of trading on the Exchange
108429	DE000NG20NT6	Gold	Gold-Spot	GOLD SPOT \$/OZ (Bloomberg code: XAU <Crcny>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable	The close of trading on the Exchange
108430	DE000NG20NU4	Gold	Gold-Spot	GOLD SPOT \$/OZ (Bloomberg code: XAU <Crcny>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable	The close of trading on the Exchange
108431	DE000NG20NV2	Gold	Gold-Spot	GOLD SPOT \$/OZ (Bloomberg code: XAU <Crcny>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable	The close of trading on the Exchange
108432	DE000NG20NW0	Gold	Gold-Spot	GOLD SPOT \$/OZ	The spot	Not Applicable	Not Applicable.	Not Applicable	The close of trading



				(Bloomberg code: XAU <Crncy>)	price	e.		e	on the Exchange
108433	DE000NG20NX8	Gold	Gold-Spot	GOLD SPOT \$/OZ (Bloomberg code: XAU <Crncy>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable.	The close of trading on the Exchange
108434	DE000NG20NY6	Gold	Gold-Spot	GOLD SPOT \$/OZ (Bloomberg code: XAU <Crncy>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable.	The close of trading on the Exchange
108435	DE000NG20NZ3	Gold	Gold-Spot	GOLD SPOT \$/OZ (Bloomberg code: XAU <Crncy>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable.	The close of trading on the Exchange
108436	DE000NG20N08	Silver	Silver-Spot	SILVER SPOT \$/OZ (Bloomberg code: XAG <Crncy>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable.	The close of trading on the Exchange
108437	DE000NG20N16	WTI Crude Oil	OIL-WTI-NYMEX	Initially Bloomberg code: CLH0 <Cmnty> and after the first Rollover Date the Bloomberg page referring to the relevant Futures Contract.	The spot price	Not Applicable.	Not Applicable.	Not Applicable.	The close of trading on the Exchange
108438	DE000NG20N24	WTI Crude Oil	OIL-WTI-NYMEX	Initially Bloomberg code: CLH0 <Cmnty> and after the first Rollover Date the Bloomberg page referring to the relevant Futures Contract.	The spot price	Not Applicable.	Not Applicable.	Not Applicable.	The close of trading on the Exchange
108439	DE000NG20N32	WTI Crude Oil	OIL-WTI-NYMEX	Initially Bloomberg code: CLH0 <Cmnty> and after the first Rollover Date the Bloomberg page referring to the relevant Futures	The spot price	Not Applicable.	Not Applicable.	Not Applicable.	The close of trading on the Exchange

				Contract.					
108440	DE000NG20N40	WTI Crude Oil	OIL-WTI-NYMEX	Initially Bloomberg code: CLH0 <Cmnty> and after the first Rollover Date the Bloomberg page referring to the relevant Futures Contract.	The spot price	Not Applicable.	Not Applicable.	Not Applicable.	The close of trading on the Exchange
108441	DE000NG20N57	Brent Crude Oil	Oil-Brent-ICE	Initially Bloomberg code: COJ0 <Cmnty> and after the first Rollover Date the Bloomberg page referring to the relevant Futures Contract.	The spot price	Not Applicable.	Not Applicable.	Not Applicable.	The close of trading on the Exchange
108442	DE000NG20N65	Brent Crude Oil	Oil-Brent-ICE	Initially Bloomberg code: COJ0 <Cmnty> and after the first Rollover Date the Bloomberg page referring to the relevant Futures Contract.	The spot price	Not Applicable.	Not Applicable.	Not Applicable.	The close of trading on the Exchange
108443	DE000NG20N73	Brent Crude Oil	Oil-Brent-ICE	Initially Bloomberg code: COJ0 <Cmnty> and after the first Rollover Date the Bloomberg page referring to the relevant Futures Contract.	The spot price	Not Applicable.	Not Applicable.	Not Applicable.	The close of trading on the Exchange
108444	DE000NG20N81	Brent Crude Oil	Oil-Brent-ICE	Initially Bloomberg code: COJ0 <Cmnty> and after the first Rollover Date the Bloomberg page referring to the relevant Futures	The spot price	Not Applicable.	Not Applicable.	Not Applicable.	The close of trading on the Exchange

				Contract.					
10844 5	DE000N G20N99	Brent Crude Oil	Oil-Brent -ICE	Initially Bloomberg code: COJ0 <Cmnty> and after the first Rollover Date the Bloomberg page referring to the relevant Futures Contract.	The spot price	Not Applicabl e.	Not Applicable.	Not Applicabl e	The close of trading on the Exchange
10844 6	DE000N G20PA1	Brent Crude Oil	Oil-Brent -ICE	Initially Bloomberg code: COJ0 <Cmnty> and after the first Rollover Date the Bloomberg page referring to the relevant Futures Contract.	The spot price	Not Applicabl e.	Not Applicable.	Not Applicabl e	The close of trading on the Exchange
10844 7	DE000N G20PB9	Platinum	Platinum -Spot	PLATINUM SPOT \$/OZ (Bloomberg code: XPT <Crncy>)	The spot price	Not Applicabl e.	Not Applicable.	Not Applicabl e	The close of trading on the Exchange
10844 8	DE000N G20PC7	Platinum	Platinum -Spot	PLATINUM SPOT \$/OZ (Bloomberg code: XPT <Crncy>)	The spot price	Not Applicabl e.	Not Applicable.	Not Applicabl e	The close of trading on the Exchange
28	<b>Fund Certificate Provisions</b>				Not Applicable				
29	<b>Government Bond Certificate Provisions</b>				Not Applicable				
30	<b>Index Futures Certificate Provisions</b>				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
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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

<b>Underlying</b>	<b>Information on the underlying can be obtained on source of information.</b>
WTI Crude Oil	The return on the Certificates is linked to the performance of the underlying Commodity. The price of the Commodity may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Commodity will affect the value of the Certificates. Information and details of the past and future performance of the Commodity and its volatility can be obtained from Bloomberg (Bloomberg code: CL1 <Cmdty>)
Gold	The return on the Certificates is linked to the performance of the underlying Commodity. The price of the Commodity may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Commodity will affect the value of the Certificates. Information and details of the past and future performance of the Commodity and its volatility can be obtained from Bloomberg (Bloomberg code: XAU <Crncy>)

Silver	The return on the Certificates is linked to the performance of the underlying Commodity. The price of the Commodity may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Commodity will affect the value of the Certificates. Information and details of the past and future performance of the Commodity and its volatility can be obtained from Bloomberg (Bloomberg code: XAG <Crncy>)
Brent Crude Oil	The return on the Certificates is linked to the performance of the underlying Commodity. The price of the Commodity may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Commodity will affect the value of the Certificates. Information and details of the past and future performance of the Commodity and its volatility can be obtained from Bloomberg (Bloomberg code: CO1 <Cmdty>)
Platinum	The return on the Certificates is linked to the performance of the underlying Commodity. The price of the Commodity may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Commodity will affect the value of the Certificates. Information and details of the past and future performance of the Commodity and its volatility can be obtained from Bloomberg (Bloomberg code: XPT <Crncy>)

## 5 POST-ISSUANCE INFORMATION

Post-issuance information will be made available on the website of the Issuer [www.ingmarkets.de](http://www.ingmarkets.de), or any successor website. There is no assurance that the Issuer will continue to provide such information for the life of the Certificates.

## 6 OPERATIONAL INFORMATION

ISIN Code	(ii) Common Code	(iii) Other relevant code
DE000NG20NP4	Not Applicable	NG20NP
DE000NG20NQ2	Not Applicable	NG20NQ
DE000NG20NR0	Not Applicable	NG20NR
DE000NG20NS8	Not Applicable	NG20NS
DE000NG20NT6	Not Applicable	NG20NT
DE000NG20NU4	Not Applicable	NG20NU
DE000NG20NV2	Not Applicable	NG20NV
DE000NG20NW0	Not Applicable	NG20NW
DE000NG20NX8	Not Applicable	NG20NX
DE000NG20NY6	Not Applicable	NG20NY
DE000NG20NZ3	Not Applicable	NG20NZ
DE000NG20N08	Not Applicable	NG20N0
DE000NG20N16	Not Applicable	NG20N1
DE000NG20N24	Not Applicable	NG20N2
DE000NG20N32	Not Applicable	NG20N3
DE000NG20N40	Not Applicable	NG20N4
DE000NG20N57	Not Applicable	NG20N5

DE000NG20N65	Not Applicable	NG20N6
DE000NG20N73	Not Applicable	NG20N7
DE000NG20N81	Not Applicable	NG20N8
DE000NG20N99	Not Applicable	NG20N9
DE000NG20PA1	Not Applicable	NG20PA
DE000NG20PB9	Not Applicable	NG20PB
DE000NG20PC7	Not Applicable	NG20PC

(iv) Name of the Principal Certificate Agent	BNP Paribas Securities Services S.C.A.
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## 7 DISTRIBUTION

(iv) Details of any clearing system other than Euroclear Netherlands:	Clearstream Banking AG, Eschbom
(a) details of the appropriate clearing code/number:	Not Applicable
(b) further details regarding the form of Certificates	German Certificates
(ii) Non-exempt offer:	An offer of Certificates may be made by the Issuer other than pursuant to Article 3(2) of the Prospectus Directive in Germany (the “ <b>Public Offer Jurisdiction</b> ”).
(iii) Prohibition of Sales to EEA Retail Investors:	Not Applicable

## 8 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 WEBSITE OF THE ISSUER [WWW.INGMARKETS.DE](http://WWW.INGMARKETS.DE)**