

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.

XDAXDAX Index is provided by Stoxx Ltd.. Stoxx Ltd. appears in the register of administrators and benchmarks established and maintained by ESMA pursuant to Article 36 of the Benchmark Regulation.

Final Terms dated 27 February 2020

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
111226	NG2222	DE000NG22225	2000000	ING Short Index Open End Turbo Certificate
111227	NG2223	DE000NG22233	2000000	ING Short Index Open End Turbo Certificate
111228	NG2224	DE000NG22241	2000000	ING Short Index Open End Turbo Certificate
111229	NG2225	DE000NG22258	2000000	ING Short Index Open End Turbo Certificate
111230	NG2226	DE000NG22266	2000000	ING Short Index Open End Turbo Certificate
111231	NG2227	DE000NG22274	2000000	ING Short Index Open End Turbo Certificate
111232	NG2228	DE000NG22282	2000000	ING Short Index Open End Turbo Certificate
111233	NG2229	DE000NG22290	2000000	ING Short Index Open End Turbo Certificate
111234	NG223A	DE000NG223A6	2000000	ING Short Index Open End Turbo Certificate
111235	NG223B	DE000NG223B4	2000000	ING Short Index Open End Turbo Certificate

111236	NG223C	DE000NG223C2	2000000	ING Short Index Open End Turbo Certificate
111237	NG223D	DE000NG223D0	2000000	ING Short Index Open End Turbo Certificate
111238	NG223E	DE000NG223E8	2000000	ING Short Index Open End Turbo Certificate
111239	NG223F	DE000NG223F5	2000000	ING Short Index Open End Turbo Certificate
111240	NG223G	DE000NG223G3	2000000	ING Short Index Open End Turbo Certificate
111241	NG223H	DE000NG223H1	2000000	ING Short Index Open End Turbo Certificate
111242	NG223J	DE000NG223J7	2000000	ING Short Index Open End Turbo Certificate
111243	NG223K	DE000NG223K5	2000000	ING Short Index Open End Turbo Certificate
111244	NG223L	DE000NG223L3	2000000	ING Short Index Open End Turbo Certificate
111245	NG223M	DE000NG223M1	2000000	ING Short Index Open End Turbo Certificate
111246	NG223N	DE000NG223N9	2000000	ING Short Index Open End Turbo Certificate
111247	NG223P	DE000NG223P4	2000000	ING Short Index Open End Turbo Certificate
111248	NG223Q	DE000NG223Q2	2000000	ING Short Index Open End Turbo Certificate
111249	NG223R	DE000NG223R0	2000000	ING Short Index Open End Turbo Certificate
111250	NG223S	DE000NG223S8	2000000	ING Short Index Open End Turbo Certificate
111251	NG223T	DE000NG223T6	2000000	ING Short Index Open End Turbo Certificate
111252	NG223U	DE000NG223U4	2000000	ING Short Index Open End Turbo Certificate
111253	NG223V	DE000NG223V2	2000000	ING Short Index Open End Turbo Certificate
111254	NG223W	DE000NG223W0	2000000	ING Short Index Open End Turbo Certificate
111255	NG223X	DE000NG223X8	2000000	ING Short Index 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.

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:	Index 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:	28 February 2020
6	Issue Date:	03 March 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 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
111226	DE000NG22225	2000000	3.5	12900.0000000000	3.5	5.0	1.5	20.0	0.0	12900.0000000000	1.0	0.01	EUR
111227	DE000NG22233	2000000	3.55	12905.0000000000	3.5	5.0	1.5	20.0	0.0	12905.0000000000	1.0	0.01	EUR
111228	DE000NG22241	2000000	3.6	12910.0000000000	3.5	5.0	1.5	20.0	0.0	12910.0000000000	1.0	0.01	EUR
111229	DE000NG22258	2000000	3.65	12915.0000000000	3.5	5.0	1.5	20.0	0.0	12915.0000000000	1.0	0.01	EUR
111230	DE000NG22266	2000000	3.7	12920.0000000000	3.5	5.0	1.5	20.0	0.0	12920.0000000000	1.0	0.01	EUR
111231	DE000NG22274	2000000	3.75	12925.0000000000	3.5	5.0	1.5	20.0	0.0	12925.0000000000	1.0	0.01	EUR
111232	DE000NG22282	2000000	3.8	12930.0000000000	3.5	5.0	1.5	20.0	0.0	12930.0000000000	1.0	0.01	EUR
111233	DE000NG22290	2000000	3.85	12935.0000000000	3.5	5.0	1.5	20.0	0.0	12935.0000000000	1.0	0.01	EUR
111234	DE000NG223A6	2000000	3.9	12940.0000000000	3.5	5.0	1.5	20.0	0.0	12940.0000000000	1.0	0.01	EUR
111235	DE000NG223B4	2000000	3.95	12945.0000000000	3.5	5.0	1.5	20.0	0.0	12945.0000000000	1.0	0.01	EUR
111236	DE000NG223C2	2000000	4.0	12950.0000000000	3.5	5.0	1.5	20.0	0.0	12950.0000000000	1.0	0.01	EUR
111237	DE000NG223D0	2000000	4.05	12955.0000000000	3.5	5.0	1.5	20.0	0.0	12955.0000000000	1.0	0.01	EUR
111238	DE000NG223E8	2000000	4.1	12960.0000000000	3.5	5.0	1.5	20.0	0.0	12960.0000000000	1.0	0.01	EUR
111239	DE000NG223F5	2000000	4.15	12965.0000000000	3.5	5.0	1.5	20.0	0.0	12965.0000000000	1.0	0.01	EUR
111240	DE000NG223G3	2000000	4.2	12970.0000000000	3.5	5.0	1.5	20.0	0.0	12970.0000000000	1.0	0.01	EUR
111241	DE000NG223H	2000000	4.25	12975.0000000000	3.5	5.0	1.5	20.0	0.0	12975.0000000000	1.0	0.01	EUR

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111242	DE000NG223J7	2000000	4.3	12980.0000 000000	3.5	5.0	1.5	20.0	0.0	12980.0000 000000	1.0	0.01	EUR
111243	DE000NG223K 5	2000000	4.35	12985.0000 000000	3.5	5.0	1.5	20.0	0.0	12985.0000 000000	1.0	0.01	EUR
111244	DE000NG223L3	2000000	4.4	12990.0000 000000	3.5	5.0	1.5	20.0	0.0	12990.0000 000000	1.0	0.01	EUR
111245	DE000NG223M 1	2000000	4.45	12995.0000 000000	3.5	5.0	1.5	20.0	0.0	12995.0000 000000	1.0	0.01	EUR
111246	DE000NG223N 9	2000000	4.5	13000.0000 000000	3.5	5.0	1.5	20.0	0.0	13000.0000 000000	1.0	0.01	EUR
111247	DE000NG223P4	2000000	4.55	13005.0000 000000	3.5	5.0	1.5	20.0	0.0	13005.0000 000000	1.0	0.01	EUR
111248	DE000NG223Q 2	2000000	4.6	13010.0000 000000	3.5	5.0	1.5	20.0	0.0	13010.0000 000000	1.0	0.01	EUR
111249	DE000NG223R0	2000000	4.65	13015.0000 000000	3.5	5.0	1.5	20.0	0.0	13015.0000 000000	1.0	0.01	EUR
111250	DE000NG223S8	2000000	4.7	13020.0000 000000	3.5	5.0	1.5	20.0	0.0	13020.0000 000000	1.0	0.01	EUR
111251	DE000NG223T6	2000000	4.75	13025.0000 000000	3.5	5.0	1.5	20.0	0.0	13025.0000 000000	1.0	0.01	EUR
111252	DE000NG223U 4	2000000	4.8	13030.0000 000000	3.5	5.0	1.5	20.0	0.0	13030.0000 000000	1.0	0.01	EUR
111253	DE000NG223V2	2000000	4.85	13035.0000 000000	3.5	5.0	1.5	20.0	0.0	13035.0000 000000	1.0	0.01	EUR
111254	DE000NG223W 0	2000000	4.9	13040.0000 000000	3.5	5.0	1.5	20.0	0.0	13040.0000 000000	1.0	0.01	EUR
111255	DE000NG223X8	2000000	4.95	13045.0000 000000	3.5	5.0	1.5	20.0	0.0	13045.0000 000000	1.0	0.01	EUR

ADDITIONAL SPECIFIC PRODUCT RELATED PROVISIONS:

24	Index Certificate Provisions	Applicable
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Series Number of the Certificates	ISIN Code	(i) Details of the Index	(ii) Exchange	(iii) Notional Dividend Period
111226	DE000NG22225	XDAXDAX Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
111227	DE000NG22233	XDAXDAX Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
111228	DE000NG22241	XDAXDAX Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
111229	DE000NG22258	XDAXDAX Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
111230	DE000NG22266	XDAXDAX Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
111231	DE000NG22274	XDAXDAX Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
111232	DE000NG22282	XDAXDAX Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
111233	DE000NG22290	XDAXDAX Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
111234	DE000NG223A6	XDAXDAX Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
111235	DE000NG223B4	XDAXDAX Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
111236	DE000NG223C2	XDAXDAX Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
111237	DE000NG223D0	XDAXDAX Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
111238	DE000NG223E8	XDAXDAX Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
111239	DE000NG223F5	XDAXDAX Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
111240	DE000NG223G3	XDAXDAX Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
111241	DE000NG223H1	XDAXDAX Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
111242	DE000NG223J7	XDAXDAX Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions

111243	DE000NG223K5	XDAXDAX Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
111244	DE000NG223L3	XDAXDAX Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
111245	DE000NG223M1	XDAXDAX Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
111246	DE000NG223N9	XDAXDAX Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
111247	DE000NG223P4	XDAXDAX Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
111248	DE000NG223Q2	XDAXDAX Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
111249	DE000NG223R0	XDAXDAX Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
111250	DE000NG223S8	XDAXDAX Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
111251	DE000NG223T6	XDAXDAX Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
111252	DE000NG223U4	XDAXDAX Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
111253	DE000NG223V2	XDAXDAX Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
111254	DE000NG223W0	XDAXDAX Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
111255	DE000NG223X8	XDAXDAX Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions

25	Share Certificate Provisions	Not Applicable
26	Currency Certificate Provisions	Not Applicable
27	Commodity Certificate Provisions	Not Applicable
28	Fund Certificate Provisions	Not Applicable
29	Government Bond Certificate Provisions	Not Applicable
30	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
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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 on source of information.
XDAXDAX 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: XDAXDAX <Index>)

5 POST-ISSUANCE INFORMATION

Post-issuance information will be made available on the website of the Issuer 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
DE000NG22225	Not Applicable	NG2222
DE000NG22233	Not Applicable	NG2223
DE000NG22241	Not Applicable	NG2224
DE000NG22258	Not Applicable	NG2225
DE000NG22266	Not Applicable	NG2226
DE000NG22274	Not Applicable	NG2227
DE000NG22282	Not Applicable	NG2228
DE000NG22290	Not Applicable	NG2229
DE000NG223A6	Not Applicable	NG223A
DE000NG223B4	Not Applicable	NG223B
DE000NG223C2	Not Applicable	NG223C
DE000NG223D0	Not Applicable	NG223D
DE000NG223E8	Not Applicable	NG223E
DE000NG223F5	Not Applicable	NG223F
DE000NG223G3	Not Applicable	NG223G
DE000NG223H1	Not Applicable	NG223H
DE000NG223J7	Not Applicable	NG223J
DE000NG223K5	Not Applicable	NG223K
DE000NG223L3	Not Applicable	NG223L
DE000NG223M1	Not Applicable	NG223M
DE000NG223N9	Not Applicable	NG223N
DE000NG223P4	Not Applicable	NG223P
DE000NG223Q2	Not Applicable	NG223Q
DE000NG223R0	Not Applicable	NG223R
DE000NG223S8	Not Applicable	NG223S
DE000NG223T6	Not Applicable	NG223T
DE000NG223U4	Not Applicable	NG223U
DE000NG223V2	Not Applicable	NG223V
DE000NG223W0	Not Applicable	NG223W
DE000NG223X8	Not Applicable	NG223X

(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 “ Public Offer Jurisdiction ”).
(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

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.