

**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 02 March 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>
112353	NG2317	DE000NG23173	2000000	ING Short Commodity Open End Turbo Certificate
112354	NG2318	DE000NG23181	2000000	ING Short Commodity Open End Turbo Certificate
112355	NG2319	DE000NG23199	2000000	ING Short Commodity Open End Turbo Certificate
112356	NG232A	DE000NG232A7	2000000	ING Short Commodity Open End Turbo Certificate
112357	NG232B	DE000NG232B5	2000000	ING Short Commodity Open End Turbo Certificate
112358	NG232C	DE000NG232C3	2000000	ING Short Commodity Open End Turbo Certificate
112359	NG232D	DE000NG232D1	2000000	ING Short Commodity Open End Turbo Certificate
112360	NG232E	DE000NG232E9	2000000	ING Short Commodity Open End Turbo Certificate
112361	NG232F	DE000NG232F6	2000000	ING Short Commodity Open End Turbo Certificate
112362	NG232G	DE000NG232G4	2000000	ING Short Commodity Open End Turbo Certificate
112363	NG232H	DE000NG232H2	2000000	ING Short Commodity Open End Turbo Certificate
112364	NG232J	DE000NG232J8	2000000	ING Short Commodity Open End Turbo Certificate

112365	NG232K	DE000NG232K6	2000000	ING Short Commodity Open End Turbo Certificate
112366	NG232L	DE000NG232L4	2000000	ING Short Commodity Open End Turbo Certificate
112367	NG232M	DE000NG232M2	2000000	ING Short Commodity Open End Turbo Certificate
112368	NG232N	DE000NG232N0	2000000	ING Short Commodity Open End Turbo Certificate
112369	NG232P	DE000NG232P5	2000000	ING Short Commodity Open End Turbo Certificate
112370	NG232Q	DE000NG232Q3	2000000	ING Short Commodity Open End Turbo Certificate
112371	NG232R	DE000NG232R1	2000000	ING Short Commodity Open End Turbo Certificate
112372	NG232S	DE000NG232S9	2000000	ING Short Commodity Open End Turbo Certificate
112373	NG232T	DE000NG232T7	2000000	ING Short Commodity Open End Turbo Certificate
112374	NG232U	DE000NG232U5	2000000	ING Short Commodity Open End Turbo Certificate
112375	NG232V	DE000NG232V3	2000000	ING Short Commodity Open End Turbo Certificate
112376	NG232W	DE000NG232W1	2000000	ING Short Commodity Open End Turbo Certificate
112377	NG232X	DE000NG232X9	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](mailto: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:	03 March 2020
6	Issue Date:	05 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 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
112353	DE000NG23173	2000000	0.08	1608.030000000	3.5	5.0	3.0	20.0	0.0	1608.030000000	0.01	0.1	USD
112354	DE000NG23181	2000000	0.35	1611.030000000	3.5	5.0	3.0	20.0	0.0	1611.030000000	0.01	0.1	USD
112355	DE000NG23199	2000000	0.62	1614.030000000	3.5	5.0	3.0	20.0	0.0	1614.030000000	0.01	0.1	USD
112356	DE000NG232A7	2000000	0.9	1617.030000000	3.5	5.0	3.0	20.0	0.0	1617.030000000	0.01	0.1	USD
112357	DE000NG232B5	2000000	1.3	1621.530000000	3.5	5.0	3.0	20.0	0.0	1621.530000000	0.01	0.1	USD
112358	DE000NG232C3	2000000	1.71	1626.030000000	3.5	5.0	3.0	20.0	0.0	1626.030000000	0.01	0.1	USD
112359	DE000NG232D1	2000000	1.98	1629.030000000	3.5	5.0	3.0	20.0	0.0	1629.030000000	0.01	0.1	USD
112360	DE000NG232E9	2000000	2.25	1632.030000000	3.5	5.0	3.0	20.0	0.0	1632.030000000	0.01	0.1	USD
112361	DE000NG232F6	2000000	2.52	1635.030000000	3.5	5.0	3.0	20.0	0.0	1635.030000000	0.01	0.1	USD
112362	DE000NG232G4	2000000	2.66	1636.530000000	3.5	5.0	3.0	20.0	0.0	1636.530000000	0.01	0.1	USD
112363	DE000NG232H2	2000000	2.79	1638.030000000	3.5	5.0	3.0	20.0	0.0	1638.030000000	0.01	0.1	USD
112364	DE000NG232J8	2000000	3.06	1641.030000000	3.5	5.0	3.0	20.0	0.0	1641.030000000	0.01	0.1	USD
112365	DE000NG232K6	2000000	3.47	1645.530000000	3.5	5.0	3.0	20.0	0.0	1645.530000000	0.01	0.1	USD
112366	DE000NG232L4	2000000	0.34	17.387400000	3.5	5.0	4.0	20.0	0.0	17.387400000	0.0001	1.0	USD
112367	DE000NG232M2	2000000	0.52	17.587400000	3.5	5.0	4.0	20.0	0.0	17.587400000	0.0001	1.0	USD
112368	DE000NG232N	2000000	0.7	17.787400000	3.5	5.0	4.0	20.0	0.0	17.787400000	0.0001	1.0	USD

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112369	DE000NG232P5	2000000	0.88	17.9874000 000	3.5	5.0	4.0	20.0	0.0	17.9874000 000	0.0001	1.0	USD
112370	DE000NG232Q 3	2000000	1.06	18.1874000 000	3.5	5.0	4.0	20.0	0.0	18.1874000 000	0.0001	1.0	USD
112371	DE000NG232R1	2000000	0.97	47.1800000 000	3.5	5.0	7.5	20.0	0.0	47.1800000 000	0.01	1.0	USD
112372	DE000NG232S9	2000000	1.19	47.4300000 000	3.5	5.0	7.5	20.0	0.0	47.4300000 000	0.01	1.0	USD
112373	DE000NG232T7	2000000	1.64	47.9300000 000	3.5	5.0	7.5	20.0	0.0	47.9300000 000	0.01	1.0	USD
112374	DE000NG232U 5	2000000	1.87	48.1800000 000	3.5	5.0	7.5	20.0	0.0	48.1800000 000	0.01	1.0	USD
112375	DE000NG232V3	2000000	2.32	48.6800000 000	3.5	5.0	7.5	20.0	0.0	48.6800000 000	0.01	1.0	USD
112376	DE000NG232W 1	2000000	0.62	51.9700000 000	3.5	5.0	7.5	20.0	0.0	51.9700000 000	0.01	1.0	USD
112377	DE000NG232X9	2000000	0.86	52.2200000 000	3.5	5.0	7.5	20.0	0.0	52.2200000 000	0.01	1.0	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
112353	DE000N G23173	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
112354	DE000N G23181	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
112355	DE000N G23199	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
112356	DE000N G232A7	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
112357	DE000N G232B5	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
112358	DE000N G232C3	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
112359	DE000N G232D1	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
112360	DE000N G232E9	Gold	Gold-Spot	GOLD SPOT \$/OZ	The spot price	Not Applicable	Not Applicable.	Not Applicable	The close of trading



				(Bloomberg code: XAU <Crncy>)	price	e.		e	on the Exchange
112361	DE000NG232F6	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
112362	DE000NG232G4	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
112363	DE000NG232H2	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
112364	DE000NG232J8	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
112365	DE000NG232K6	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
112366	DE000NG232L4	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
112367	DE000NG232M2	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
112368	DE000NG232N0	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
112369	DE000NG232P5	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
112370	DE000NG232Q3	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
112371	DE000NG232R1	WTI Crude Oil	OIL-WTI-NYMEX	Initially Bloomberg	The spot	Not Applicable.	Not Applicable.	Not Applicable.	The close of trading

				code: CLJ0 <Cmnty> and after the first Rollover Date the Bloomberg page referring to the relevant Futures Contract.	price	e.		e	on the Exchange
11237 2	DE000N G232S9	WTI Crude Oil	OIL-WTI -NYMEX	Initially Bloomberg code: CLJ0 <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
11237 3	DE000N G232T7	WTI Crude Oil	OIL-WTI -NYMEX	Initially Bloomberg code: CLJ0 <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
11237 4	DE000N G232U5	WTI Crude Oil	OIL-WTI -NYMEX	Initially Bloomberg code: CLJ0 <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
11237 5	DE000N G232V3	WTI Crude Oil	OIL-WTI -NYMEX	Initially Bloomberg code: CLJ0 <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
11237 6	DE000N G232W1	Brent Crude Oil	Oil-Brent -ICE	Initially Bloomberg code: COK0	The spot price	Not Applicabl e.	Not Applicable.	Not Applicabl e	The close of trading on the

				<Cmnty> and after the first Rollover Date the Bloomberg page referring to the relevant Futures Contract.		e.			Exchange
112377	DE000NG232X9	Brent Crude Oil	Oil-Brent-ICE	Initially Bloomberg code: COK0 <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
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>)

## 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
DE000NG23173	Not Applicable	NG2317
DE000NG23181	Not Applicable	NG2318
DE000NG23199	Not Applicable	NG2319
DE000NG232A7	Not Applicable	NG232A
DE000NG232B5	Not Applicable	NG232B
DE000NG232C3	Not Applicable	NG232C
DE000NG232D1	Not Applicable	NG232D
DE000NG232E9	Not Applicable	NG232E
DE000NG232F6	Not Applicable	NG232F
DE000NG232G4	Not Applicable	NG232G
DE000NG232H2	Not Applicable	NG232H
DE000NG232J8	Not Applicable	NG232J
DE000NG232K6	Not Applicable	NG232K
DE000NG232L4	Not Applicable	NG232L
DE000NG232M2	Not Applicable	NG232M
DE000NG232N0	Not Applicable	NG232N
DE000NG232P5	Not Applicable	NG232P
DE000NG232Q3	Not Applicable	NG232Q
DE000NG232R1	Not Applicable	NG232R
DE000NG232S9	Not Applicable	NG232S
DE000NG232T7	Not Applicable	NG232T
DE000NG232U5	Not Applicable	NG232U
DE000NG232V3	Not Applicable	NG232V
DE000NG232W1	Not Applicable	NG232W

DE000NG232X9	Not Applicable	NG232X
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(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)**