

**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 10 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>
114133	NG25LK	DE000NG25LK8	2000000	ING Short Share Mini Future Certificate
114134	NG25LL	DE000NG25LL6	2000000	ING Short Share Mini Future Certificate
114135	NG25LM	DE000NG25LM4	2000000	ING Short Share Mini Future Certificate
114136	NG25LN	DE000NG25LN2	2000000	ING Short Share Mini Future Certificate
114137	NG25LP	DE000NG25LP7	2000000	ING Short Share Mini Future Certificate
114138	NG25LQ	DE000NG25LQ5	2000000	ING Short Share Mini Future Certificate
114139	NG25LR	DE000NG25LR3	2000000	ING Short Share Mini Future Certificate
114140	NG25LS	DE000NG25LS1	2000000	ING Short Share Mini Future Certificate
114141	NG25LT	DE000NG25LT9	175000	ING Short Share Mini Future Certificate
114142	NG25LU	DE000NG25LU7	175000	ING Short Share Mini Future Certificate
114143	NG25LV	DE000NG25LV5	2000000	ING Short Share Mini Future Certificate
114144	NG25LW	DE000NG25LW3	2000000	ING Short Share Mini Future Certificate
114145	NG25LX	DE000NG25LX1	2000000	ING Short Share Mini Future Certificate
114146	NG25LY	DE000NG25LY9	2000000	ING Short Share Mini Future Certificate
114147	NG25LZ	DE000NG25LZ6	2000000	ING Short Share Mini Future Certificate
114148	NG25L0	DE000NG25L05	2000000	ING Short Share Mini Future Certificate
114149	NG25L1	DE000NG25L13	2000000	ING Short Share Mini Future Certificate
114150	NG25L2	DE000NG25L21	1000000	ING Short Share Mini Future Certificate
114151	NG25L3	DE000NG25L39	1000000	ING Short Share Mini Future Certificate
114152	NG25L4	DE000NG25L47	1000000	ING Short Share Mini Future 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:	Share Certificates
	(b) Whether such Certificates are Best Certificates, Limited Certificates, Open Ended Certificates or Fixed Leverage.	Open Ended Certificates (Marketing name: Mini Futures)
	(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:	11 March 2020
6	Issue Date:	13 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 Share 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
114133	DE000NG25LK8	2000000	0.87	40.867600000	3.5	5.0	5.0	20.0	0.0	38.800000000	0.1	0.1	EUR
114134	DE000NG25LL6	2000000	2.54	208.083500000	3.5	5.0	5.0	20.0	0.0	197.600000000	0.1	0.1	EUR
114135	DE000NG25LM4	2000000	2.94	212.083500000	3.5	5.0	5.0	20.0	0.0	201.400000000	0.1	0.1	EUR
114136	DE000NG25LN2	2000000	1.53	5.467400000	3.5	5.0	7.5	20.0	0.0	5.000000000	0.1	1.0	EUR
114137	DE000NG25LP7	2000000	2.64	258.439200000	3.5	5.0	7.5	20.0	0.0	239.000000000	0.1	0.1	EUR
114138	DE000NG25LQ5	2000000	3.04	262.439200000	3.5	5.0	7.5	20.0	0.0	242.700000000	0.1	0.1	EUR
114139	DE000NG25LR3	2000000	1.15	65.169900000	3.5	5.0	7.5	20.0	0.0	60.200000000	0.1	0.1	EUR
114140	DE000NG25LS1	2000000	1.7	75.923300000	3.5	5.0	7.5	20.0	0.0	70.200000000	0.1	0.1	EUR
114141	DE000NG25LT9	175000	1.12	10.063400000	3.5	5.0	7.5	20.0	0.0	9.300000000	0.1	1.0	EUR
114142	DE000NG25LU7	175000	1.45	10.393400000	3.5	5.0	7.5	20.0	0.0	9.600000000	0.1	1.0	EUR
114143	DE000NG25LV5	2000000	1.78	7.910000000	3.5	5.0	7.5	20.0	0.0	7.300000000	0.1	1.0	EUR
114144	DE000NG25LW3	2000000	2.12	8.250000000	3.5	5.0	7.5	20.0	0.0	7.600000000	0.1	1.0	EUR
114145	DE000NG25LX1	2000000	2.47	8.600000000	3.5	5.0	7.5	20.0	0.0	7.900000000	0.1	1.0	EUR
114146	DE000NG25LY9	2000000	3.02	9.150000000	3.5	5.0	7.5	20.0	0.0	8.400000000	0.1	1.0	EUR
114147	DE000NG25LZ6	2000000	0.49	53.760000000	3.5	5.0	7.5	20.0	0.0	49.730000000	0.01	0.1	EUR
114148	DE000NG25L05	2000000	0.71	55.980000000	3.5	5.0	7.5	20.0	0.0	51.780000000	0.01	0.1	EUR

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114149	DE000NG25L13	2000000	0.95	58.3000000 000	3.5	5.0	7.5	20.0	0.0	53.9300000 000	0.01	0.1	EUR
114150	DE000NG25L21	1000000	1.37	107.613100 0000	3.5	5.0	10.0	20.0	0.0	96.8500000 000	0.01	0.1	EUR
114151	DE000NG25L39	1000000	2.04	114.372600 0000	3.5	5.0	10.0	20.0	0.0	102.9300000 0000	0.01	0.1	EUR
114152	DE000NG25L47	1000000	2.39	117.909900 0000	3.5	5.0	10.0	20.0	0.0	106.1100000 0000	0.01	0.1	EUR

**ADDITIONAL SPECIFIC PRODUCT RELATED PROVISIONS:**

24	<b>Index Certificate Provisions</b>	Not Applicable
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25	<b>Share Certificate Provisions</b>	Applicable
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Series Number of the Certificates	ISIN Code	(i) Share	(ii) Share Issuer	(iii) Exchange	(iv) Exchange Traded Fund	(v) Notional Dividend Period
114133	DE000NG25LK8	Ordinary Shares issued by the Share Issuer (ISIN code: DE0007100000) (Bloomberg code: DAI GY <Equity>)	Daimler AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
114134	DE000NG25LL6	Ordinary Shares issued by the Share Issuer (ISIN code: DE0008404005) (Bloomberg code: ALV GY <Equity>)	Allianz SE	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
114135	DE000NG25LM4	Ordinary Shares issued by the Share Issuer (ISIN code: DE0008404005) (Bloomberg code: ALV GY <Equity>)	Allianz SE	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
114136	DE000NG25LN2	Ordinary Shares issued by the Share Issuer (ISIN code: DE000CBK1001) (Bloomberg code: CBK GY <Equity>)	Commerzbank AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
114137	DE000NG25LP7	Ordinary Shares issued by the Share Issuer (ISIN code: DE000A1EWW W0) (Bloomberg code: ADS GY <Equity>)	Adidas AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
114138	DE000NG25LQ5	Ordinary Shares issued by the Share Issuer	Adidas AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index

		(ISIN code: DE000A1EWW W0) (Bloomberg code: ADS GY <Equity>)				Certificate Conditions
114139	DE000NG25LR3	Ordinary Shares issued by the Share Issuer (ISIN code: DE0005190003) (Bloomberg code: BMW GY <Equity>)	Bayerische Motoren Werke AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
114140	DE000NG25LS1	Ordinary Shares issued by the Share Issuer (ISIN code: DE000BAY0017 ) (Bloomberg code: BAYN GY <Equity>)	Bayer AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
114141	DE000NG25LT9	Ordinary Shares issued by the Share Issuer (ISIN code: DE000A0WMPJ 6) (Bloomberg code: AIXA GR <Equity>)	Aixtron SE NA	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
114142	DE000NG25LU7	Ordinary Shares issued by the Share Issuer (ISIN code: DE000A0WMPJ 6) (Bloomberg code: AIXA GR <Equity>)	Aixtron SE NA	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
114143	DE000NG25LV5	Ordinary Shares issued by the Share Issuer (ISIN code: DE0005140008) (Bloomberg code: DBK GY <Equity>)	Deutsche Bank AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
114144	DE000NG25LW 3	Ordinary Shares issued by the Share Issuer (ISIN code: DE0005140008) (Bloomberg code: DBK GY <Equity>)	Deutsche Bank AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
114145	DE000NG25LX1	Ordinary Shares issued by the	Deutsche Bank AG	Deutsche Börse, Exchange Electronic	Not Applicable	As specified in



		Share Issuer (ISIN code: DE0005140008) (Bloomberg code: DBK GY <Equity>)		Trading (Xetra)		the Index Certificate Conditions
114146	DE000NG25LY9	Ordinary Shares issued by the Share Issuer (ISIN code: DE0005140008) (Bloomberg code: DBK GY <Equity>)	Deutsche Bank AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
114147	DE000NG25LZ6	Ordinary Shares issued by the Share Issuer (ISIN code: DE000BASF111 ) (Bloomberg code: BAS GY <Equity>)	BASF SE	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
114148	DE000NG25L05	Ordinary Shares issued by the Share Issuer (ISIN code: DE000BASF111 ) (Bloomberg code: BAS GY <Equity>)	BASF SE	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
114149	DE000NG25L13	Ordinary Shares issued by the Share Issuer (ISIN code: DE000BASF111 ) (Bloomberg code: BAS GY <Equity>)	BASF SE	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
114150	DE000NG25L21	Ordinary Shares issued by the Share Issuer (ISIN code: NL0000235190) (Bloomberg code: AIR FP <Equity>)	Airbus	Euronext Paris	Not Applicable	As specified in the Index Certificate Conditions
114151	DE000NG25L39	Ordinary Shares issued by the Share Issuer (ISIN code: NL0000235190) (Bloomberg code: AIR FP <Equity>)	Airbus	Euronext Paris	Not Applicable	As specified in the Index Certificate Conditions
114152	DE000NG25L47	Ordinary Shares issued by the	Airbus	Euronext Paris	Not Applicable	As specified in

		Share Issuer (ISIN code: NL0000235190) (Bloomberg code: AIR FP <Equity>)				the Index Certificate Conditions
26	<b>Currency Certificate Provisions</b>		Not Applicable			
27	<b>Commodity Certificate Provisions</b>		Not Applicable			
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>
Bayer AG	The return on the Certificates is linked to the performance of the underlying Share. The price of the Share may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Share will affect the value of the Certificates. Information and details of the past and future performance of the Share and its volatility can be obtained from Bloomberg (Bloomberg code: BAYN GY <Equity>)
Deutsche Bank AG	The return on the Certificates is linked to the performance of the underlying Share. The price of the Share may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Share will affect the value of the Certificates. Information and details of the past and future performance of the Share and its volatility can be obtained from Bloomberg (Bloomberg code: DBK GY <Equity>)

BASF SE	<p>The return on the Certificates is linked to the performance of the underlying Share. The price of the Share may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Share will affect the value of the Certificates.</p> <p>Information and details of the past and future performance of the Share and its volatility can be obtained from Bloomberg (Bloomberg code: BAS GY &lt;Equity&gt;)</p>
Aixtron SE NA	<p>The return on the Certificates is linked to the performance of the underlying Share. The price of the Share may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Share will affect the value of the Certificates.</p> <p>Information and details of the past and future performance of the Share and its volatility can be obtained from Bloomberg (Bloomberg code: AIXA GR &lt;Equity&gt;)</p>
Bayerische Motoren Werke AG	<p>The return on the Certificates is linked to the performance of the underlying Share. The price of the Share may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Share will affect the value of the Certificates.</p> <p>Information and details of the past and future performance of the Share and its volatility can be obtained from Bloomberg (Bloomberg code: BMW GY &lt;Equity&gt;)</p>
Allianz SE	<p>The return on the Certificates is linked to the performance of the underlying Share. The price of the Share may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Share will affect the value of the Certificates.</p> <p>Information and details of the past and future performance of the Share and its volatility can be obtained from Bloomberg (Bloomberg code: ALV GY &lt;Equity&gt;)</p>
Adidas AG	<p>The return on the Certificates is linked to the performance of the underlying Share. The price of the Share may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Share will affect the value of the Certificates.</p> <p>Information and details of the past and future performance of the Share and its volatility can be obtained from Bloomberg (Bloomberg code: ADS GY &lt;Equity&gt;)</p>
Commerzbank AG	<p>The return on the Certificates is linked to the performance of the underlying Share. The price of the Share may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Share will affect the value of the Certificates.</p> <p>Information and details of the past and future performance of the Share and its volatility can be obtained from Bloomberg (Bloomberg code: CBK GY &lt;Equity&gt;)</p>
Airbus	<p>The return on the Certificates is linked to the performance of the underlying Share. The price of the Share may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Share will affect the value of the Certificates.</p> <p>Information and details of the past and future performance of the Share and its volatility can be obtained from Bloomberg (Bloomberg code: AIR FP &lt;Equity&gt;)</p>

Daimler AG	<p>The return on the Certificates is linked to the performance of the underlying Share. The price of the Share may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Share will affect the value of the Certificates.</p> <p>Information and details of the past and future performance of the Share and its volatility can be obtained from Bloomberg (Bloomberg code: DAI GY &lt;Equity&gt;)</p>
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## 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
DE000NG25LK8	Not Applicable	NG25LK
DE000NG25LL6	Not Applicable	NG25LL
DE000NG25LM4	Not Applicable	NG25LM
DE000NG25LN2	Not Applicable	NG25LN
DE000NG25LP7	Not Applicable	NG25LP
DE000NG25LQ5	Not Applicable	NG25LQ
DE000NG25LR3	Not Applicable	NG25LR
DE000NG25LS1	Not Applicable	NG25LS
DE000NG25LT9	Not Applicable	NG25LT
DE000NG25LU7	Not Applicable	NG25LU
DE000NG25LV5	Not Applicable	NG25LV
DE000NG25LW3	Not Applicable	NG25LW
DE000NG25LX1	Not Applicable	NG25LX
DE000NG25LY9	Not Applicable	NG25LY
DE000NG25LZ6	Not Applicable	NG25LZ
DE000NG25L05	Not Applicable	NG25L0
DE000NG25L13	Not Applicable	NG25L1
DE000NG25L21	Not Applicable	NG25L2
DE000NG25L39	Not Applicable	NG25L3
DE000NG25L47	Not Applicable	NG25L4

(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)**