

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 18 March 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
115302	NG26LY	DE000NG26LY7	2000000	ING Short FX Open End Turbo Certificate
115303	NG26LZ	DE000NG26LZ4	2000000	ING Short FX Open End Turbo Certificate
115304	NG26L0	DE000NG26L04	2000000	ING Short FX Open End Turbo Certificate
115305	NG26L1	DE000NG26L12	2000000	ING Short FX Open End Turbo Certificate
115306	NG26L2	DE000NG26L20	2000000	ING Short FX Open End Turbo Certificate
115307	NG26L3	DE000NG26L38	2000000	ING Short FX Open End Turbo Certificate
115308	NG26L4	DE000NG26L46	2000000	ING Short FX Open End Turbo Certificate
115309	NG26L5	DE000NG26L53	2000000	ING Short FX Open End Turbo Certificate
115310	NG26L6	DE000NG26L61	2000000	ING Short FX Open End Turbo Certificate
115311	NG26L7	DE000NG26L79	2000000	ING Short FX Open End Turbo Certificate
115312	NG26L8	DE000NG26L87	2000000	ING Short FX Open End Turbo Certificate
115313	NG26L9	DE000NG26L95	2000000	ING Short FX Open End Turbo Certificate
115314	NG26MA	DE000NG26MA5	2000000	ING Short FX Open End Turbo Certificate
115315	NG26MB	DE000NG26MB3	2000000	ING Short FX Open End Turbo Certificate
115316	NG26MC	DE000NG26MC1	2000000	ING Short FX Open End Turbo Certificate
115317	NG26MD	DE000NG26MD9	2000000	ING Short FX Open End Turbo Certificate
115318	NG26ME	DE000NG26ME7	2000000	ING Short FX Open End Turbo Certificate
115319	NG26MF	DE000NG26MF4	2000000	ING Short FX Open End Turbo Certificate
115320	NG26MG	DE000NG26MG2	2000000	ING Short FX Open End Turbo Certificate
115321	NG26MH	DE000NG26MH0	2000000	ING Short FX Open End Turbo Certificate
115322	NG26MJ	DE000NG26MJ6	2000000	ING Short FX Open End Turbo Certificate
115323	NG26MK	DE000NG26MK4	2000000	ING Short FX Open End Turbo Certificate
115324	NG26ML	DE000NG26ML2	2000000	ING Short FX Open End Turbo Certificate
115325	NG26MM	DE000NG26MM0	2000000	ING Short FX Open End Turbo Certificate

115326	NG26MN	DE000NG26MN8	2000000	ING Short FX Open End Turbo Certificate
115327	NG26MP	DE000NG26MP3	2000000	ING Short FX Open End Turbo Certificate
115328	NG26MQ	DE000NG26MQ1	2000000	ING Short FX Open End Turbo Certificate
115329	NG26MR	DE000NG26MR9	2000000	ING Short FX 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:	Currency 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:	20 March 2020
6	Issue Date:	24 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 Currency 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
115302	DE000NG26LY7	2000000	4.69	0.9857600000	3.5	5.0	2.0	20.0	0.0	0.9857600000	0.00001	100.0	GBP
115303	DE000NG26LZ4	2000000	5.74	0.9956100000	3.5	5.0	2.0	20.0	0.0	0.9956100000	0.00001	100.0	GBP
115304	DE000NG26L04	2000000	6.8	1.0055600000	3.5	5.0	2.0	20.0	0.0	1.0055600000	0.00001	100.0	GBP
115305	DE000NG26L12	2000000	0.76	1.0997000000	3.5	5.0	1.0	20.0	0.0	1.0997000000	0.0001	100.0	USD
115306	DE000NG26L20	2000000	0.85	1.1007000000	3.5	5.0	1.0	20.0	0.0	1.1007000000	0.0001	100.0	USD
115307	DE000NG26L38	2000000	0.94	1.1017000000	3.5	5.0	1.0	20.0	0.0	1.1017000000	0.0001	100.0	USD
115308	DE000NG26L46	2000000	1.04	1.1027000000	3.5	5.0	1.0	20.0	0.0	1.1027000000	0.0001	100.0	USD
115309	DE000NG26L53	2000000	1.13	1.1037000000	3.5	5.0	1.0	20.0	0.0	1.1037000000	0.0001	100.0	USD
115310	DE000NG26L61	2000000	1.22	1.1047000000	3.5	5.0	1.0	20.0	0.0	1.1047000000	0.0001	100.0	USD
115311	DE000NG26L79	2000000	1.31	1.1057000000	3.5	5.0	1.0	20.0	0.0	1.1057000000	0.0001	100.0	USD
115312	DE000NG26L87	2000000	1.4	1.1067000000	3.5	5.0	1.0	20.0	0.0	1.1067000000	0.0001	100.0	USD
115313	DE000NG26L95	2000000	1.49	1.1077000000	3.5	5.0	1.0	20.0	0.0	1.1077000000	0.0001	100.0	USD
115314	DE000NG26MA5	2000000	1.59	1.1087000000	3.5	5.0	1.0	20.0	0.0	1.1087000000	0.0001	100.0	USD
115315	DE000NG26MB3	2000000	1.68	1.1097000000	3.5	5.0	1.0	20.0	0.0	1.1097000000	0.0001	100.0	USD
115316	DE000NG26MC1	2000000	1.77	1.1107000000	3.5	5.0	1.0	20.0	0.0	1.1107000000	0.0001	100.0	USD
115317	DE000NG26MD	2000000	1.86	1.1117000000	3.5	5.0	1.0	20.0	0.0	1.1117000000	0.0001	100.0	USD

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115318	DE000NG26ME 7	2000000	1.95	1.11270000 00	3.5	5.0	1.0	20.0	0.0	1.11270000 00	0.0001	100.0	USD
115319	DE000NG26MF 4	2000000	2.04	1.11370000 00	3.5	5.0	1.0	20.0	0.0	1.11370000 00	0.0001	100.0	USD
115320	DE000NG26MG 2	2000000	2.13	1.11470000 00	3.5	5.0	1.0	20.0	0.0	1.11470000 00	0.0001	100.0	USD
115321	DE000NG26MH 0	2000000	2.23	1.11570000 00	3.5	5.0	1.0	20.0	0.0	1.11570000 00	0.0001	100.0	USD
115322	DE000NG26MJ6	2000000	2.32	1.11670000 00	3.5	5.0	1.0	20.0	0.0	1.11670000 00	0.0001	100.0	USD
115323	DE000NG26MK 4	2000000	2.41	1.11770000 00	3.5	5.0	1.0	20.0	0.0	1.11770000 00	0.0001	100.0	USD
115324	DE000NG26ML 2	2000000	2.5	1.11870000 00	3.5	5.0	1.0	20.0	0.0	1.11870000 00	0.0001	100.0	USD
115325	DE000NG26MM 0	2000000	2.59	1.11970000 00	3.5	5.0	1.0	20.0	0.0	1.11970000 00	0.0001	100.0	USD
115326	DE000NG26MN 8	2000000	2.68	1.12070000 00	3.5	5.0	1.0	20.0	0.0	1.12070000 00	0.0001	100.0	USD
115327	DE000NG26MP 3	2000000	2.78	1.12170000 00	3.5	5.0	1.0	20.0	0.0	1.12170000 00	0.0001	100.0	USD
115328	DE000NG26MQ 1	2000000	2.88	1.12270000 00	3.5	5.0	1.0	20.0	0.0	1.12270000 00	0.0001	100.0	USD
115329	DE000NG26MR 9	2000000	1.06	1.06797000 00	3.5	5.0	2.0	20.0	0.0	1.06797000 00	0.00001	100.0	CHF

ADDITIONAL SPECIFIC PRODUCT RELATED PROVISIONS:

24	Index Certificate Provisions	Not Applicable
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25	Share Certificate Provisions	Not Applicable
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26	Currency Certificate Provisions	Applicable
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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
115302	DE000NG26LY7	EUR/GBP (Bloomberg code: EURGBP <Crncy>)	Reuters Page WMRPSPOT19	As specified in the Currency Certificate Conditions	GBP	3 p.m. Greenwich Mean Time.
115303	DE000NG26LZ4	EUR/GBP (Bloomberg code: EURGBP <Crncy>)	Reuters Page WMRPSPOT19	As specified in the Currency Certificate Conditions	GBP	3 p.m. Greenwich Mean Time.
115304	DE000NG26L04	EUR/GBP (Bloomberg code: EURGBP <Crncy>)	Reuters Page WMRPSPOT19	As specified in the Currency Certificate Conditions	GBP	3 p.m. Greenwich Mean Time.
115305	DE000NG26L12	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	GBP	3 p.m. Greenwich Mean Time.
115306	DE000NG26L20	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	GBP	3 p.m. Greenwich Mean Time.
115307	DE000NG26L38	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	GBP	3 p.m. Greenwich Mean Time.
115308	DE000NG26L46	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	GBP	3 p.m. Greenwich Mean Time.
115309	DE000NG26L53	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	GBP	3 p.m. Greenwich Mean Time.
115310	DE000NG26L61	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	GBP	3 p.m. Greenwich Mean Time.
115311	DE000NG26L79	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	GBP	3 p.m. Greenwich Mean Time.
115312	DE000NG26L87	EUR/USD	Reuters Page	As specified in the	GBP	3 p.m.

		(Bloomberg code: EURUSD <Crncy>)	EUR=	Currency Certificate Conditions		Greenwich Mean Time.
115313	DE000NG26L95	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	GBP	3 p.m. Greenwich Mean Time.
115314	DE000NG26MA5	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	GBP	3 p.m. Greenwich Mean Time.
115315	DE000NG26MB3	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	GBP	3 p.m. Greenwich Mean Time.
115316	DE000NG26MC1	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	GBP	3 p.m. Greenwich Mean Time.
115317	DE000NG26MD9	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	GBP	3 p.m. Greenwich Mean Time.
115318	DE000NG26ME7	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	GBP	3 p.m. Greenwich Mean Time.
115319	DE000NG26MF4	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	GBP	3 p.m. Greenwich Mean Time.
115320	DE000NG26MG2	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	GBP	3 p.m. Greenwich Mean Time.
115321	DE000NG26MH0	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	GBP	3 p.m. Greenwich Mean Time.
115322	DE000NG26MJ6	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	GBP	3 p.m. Greenwich Mean Time.
115323	DE000NG26MK4	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	GBP	3 p.m. Greenwich Mean Time.
115324	DE000NG26ML2	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	GBP	3 p.m. Greenwich Mean Time.
115325	DE000NG26MM0	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	GBP	3 p.m. Greenwich Mean Time.
115326	DE000NG26MN	EUR/USD	Reuters Page	As specified in the	GBP	3 p.m.

	8	(Bloomberg code: EURUSD <Crncy>)	EUR=	Currency Certificate Conditions		Greenwich Mean Time.
115327	DE000NG26MP 3	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	GBP	3 p.m. Greenwich Mean Time.
115328	DE000NG26MQ 1	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	GBP	3 p.m. Greenwich Mean Time.
115329	DE000NG26MR 9	EUR/CHF (Bloomberg code: EURCHF <Crncy>)	Reuters Page EURCHF=	As specified in the Currency Certificate Conditions	GBP	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	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.
EUR/GBP	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: EURGBP <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>)

EUR/CHF	<p>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.</p> <p>Information and details of the past and future performance of the Currency and its volatility can be obtained from Bloomberg (Bloomberg code: EURCHF <Crncy>)</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, 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
DE000NG26LY7	Not Applicable	NG26LY
DE000NG26LZ4	Not Applicable	NG26LZ
DE000NG26L04	Not Applicable	NG26L0
DE000NG26L12	Not Applicable	NG26L1
DE000NG26L20	Not Applicable	NG26L2
DE000NG26L38	Not Applicable	NG26L3
DE000NG26L46	Not Applicable	NG26L4
DE000NG26L53	Not Applicable	NG26L5
DE000NG26L61	Not Applicable	NG26L6
DE000NG26L79	Not Applicable	NG26L7
DE000NG26L87	Not Applicable	NG26L8
DE000NG26L95	Not Applicable	NG26L9
DE000NG26MA5	Not Applicable	NG26MA
DE000NG26MB3	Not Applicable	NG26MB
DE000NG26MC1	Not Applicable	NG26MC
DE000NG26MD9	Not Applicable	NG26MD
DE000NG26ME7	Not Applicable	NG26ME
DE000NG26MF4	Not Applicable	NG26MF
DE000NG26MG2	Not Applicable	NG26MG
DE000NG26MH0	Not Applicable	NG26MH
DE000NG26MJ6	Not Applicable	NG26MJ
DE000NG26MK4	Not Applicable	NG26MK
DE000NG26ML2	Not Applicable	NG26ML
DE000NG26MM0	Not Applicable	NG26MM
DE000NG26MN8	Not Applicable	NG26MN
DE000NG26MP3	Not Applicable	NG26MP
DE000NG26MQ1	Not Applicable	NG26MQ
DE000NG26MR9	Not Applicable	NG26MR

(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**