

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 20 February 2018

ING Bank N.V.

Issue of

Series number of the Certificates	WKN Code	ISIN Code	Number of Certificates being issued	Title
83228	NG2A0R	DE000NG2A0R6	2000000	ING Short Index Mini Future Certificate
83229	NG2A0S	DE000NG2A0S4	2000000	ING Short Index Mini Future Certificate
83230	NG2A0T	DE000NG2A0T2	2000000	ING Short Index Mini Future Certificate
83231	NG2A0U	DE000NG2A0U0	2000000	ING Short Index Mini Future Certificate
83232	NG2A0V	DE000NG2A0V8	2000000	ING Short Index Mini Future Certificate
83233	NG2A0W	DE000NG2A0W6	2000000	ING Short Index Mini Future Certificate
83234	NG2A0X	DE000NG2A0X4	2000000	ING Short Index Mini Future Certificate
83235	NG2A0Y	DE000NG2A0Y2	2000000	ING Short Index Mini Future Certificate
83236	NG2A0Z	DE000NG2A0Z9	2000000	ING Short Index Mini Future Certificate
83237	NG2A00	DE000NG2A004	2000000	ING Short Index Mini Future Certificate
83238	NG2A01	DE000NG2A012	2000000	ING Short Index Mini Future Certificate
83239	NG2A02	DE000NG2A020	2000000	ING Short Index Mini Future Certificate
83240	NG2A03	DE000NG2A038	2000000	ING Short Index Mini Future Certificate
83241	NG2A04	DE000NG2A046	2000000	ING Short Index Mini Future Certificate
83242	NG2A05	DE000NG2A053	2000000	ING Short Index Mini Future Certificate
83243	NG2A06	DE000NG2A061	2000000	ING Short Index Mini Future Certificate
83244	NG2A07	DE000NG2A079	2000000	ING Short Index Mini Future Certificate
83245	NG2A08	DE000NG2A087	2000000	ING Short Index Mini Future Certificate
83246	NG2A09	DE000NG2A095	2000000	ING Short Index Mini Future Certificate
83247	NG2A1A	DE000NG2A1A0	2000000	ING Short Index Mini Future Certificate
83248	NG2A1B	DE000NG2A1B8	2000000	ING Short Index Mini Future Certificate
83249	NG2A1C	DE000NG2A1C6	2000000	ING Short Index Mini Future Certificate
83250	NG2A1D	DE000NG2A1D4	2000000	ING Short Index Mini Future Certificate
83251	NG2A1E	DE000NG2A1E2	2000000	ING Short Index Mini Future Certificate
83252	NG2A1F	DE000NG2A1F9	2000000	ING Short Index Mini Future Certificate
83253	NG2A1G	DE000NG2A1G7	2000000	ING Short Index Mini Future Certificate
83254	NG2A1H	DE000NG2A1H5	2000000	ING Short Index Mini Future Certificate
83255	NG2A1J	DE000NG2A1J1	2000000	ING Short Index 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 15 June 2017 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.	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:	21 February 2018
6	Issue Date:	23 February 2018
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
83228	DE000NG2A0R6	2000000	3.25	12694.9708000000	3.5	5.0	1.5	20.0	0.0	12500.0000000000	10.0	0.01	EUR
83229	DE000NG2A0S4	2000000	3.65	12734.9708000000	3.5	5.0	1.5	20.0	0.0	12540.0000000000	10.0	0.01	EUR
83230	DE000NG2A0T2	2000000	4.45	12814.9708000000	3.5	5.0	1.5	20.0	0.0	12620.0000000000	10.0	0.01	EUR
83231	DE000NG2A0U0	2000000	4.85	12854.9708000000	3.5	5.0	1.5	20.0	0.0	12660.0000000000	10.0	0.01	EUR
83232	DE000NG2A0V8	2000000	5.45	12914.9708000000	3.5	5.0	1.5	20.0	0.0	12720.0000000000	10.0	0.01	EUR
83233	DE000NG2A0W6	2000000	6.65	13034.9708000000	3.5	5.0	1.5	20.0	0.0	12830.0000000000	10.0	0.01	EUR
83234	DE000NG2A0X4	2000000	7.65	13134.9708000000	3.5	5.0	1.5	20.0	0.0	12930.0000000000	10.0	0.01	EUR
83235	DE000NG2A0Y2	2000000	8.25	13194.9708000000	3.5	5.0	1.5	20.0	0.0	12990.0000000000	10.0	0.01	EUR
83236	DE000NG2A0Z9	2000000	9.25	13294.9708000000	3.5	5.0	1.5	20.0	0.0	13090.0000000000	10.0	0.01	EUR
83237	DE000NG2A004	2000000	10.25	13394.9708000000	3.5	5.0	1.5	20.0	0.0	13190.0000000000	10.0	0.01	EUR
83238	DE000NG2A012	2000000	10.85	13454.9708000000	3.5	5.0	1.5	20.0	0.0	13250.0000000000	10.0	0.01	EUR
83239	DE000NG2A020	2000000	11.65	13534.9708000000	3.5	5.0	1.5	20.0	0.0	13330.0000000000	10.0	0.01	EUR
83240	DE000NG2A038	2000000	12.25	13594.9708000000	3.5	5.0	1.5	20.0	0.0	13390.0000000000	10.0	0.01	EUR
83241	DE000NG2A046	2000000	12.85	13654.9708000000	3.5	5.0	1.5	20.0	0.0	13450.0000000000	10.0	0.01	EUR
83242	DE000NG2A053	2000000	20.01	14371.0453000000	3.5	5.0	1.5	20.0	0.0	14150.0000000000	10.0	0.01	EUR
83243	DE000NG2A06	2000000	20.81	14451.0453	3.5	5.0	1.5	20.0	0.0	14230.0000	10.0	0.01	EUR

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83244	DE000NG2A07 9	2000000	21.61	14531.0453 000000	3.5	5.0	1.5	20.0	0.0	14310.0000 000000	10.0	0.01	EUR
83245	DE000NG2A08 7	2000000	22.61	14631.0453 000000	3.5	5.0	1.5	20.0	0.0	14410.0000 000000	10.0	0.01	EUR
83246	DE000NG2A09 5	2000000	0.96	23194.7953 000000	3.5	5.0	3.0	20.0	0.0	22490.0000 000000	10.0	0.1	JPY
83247	DE000NG2A1A 0	2000000	1.41	23794.7953 000000	3.5	5.0	3.0	20.0	0.0	23080.0000 000000	10.0	0.1	JPY
83248	DE000NG2A1B 8	2000000	1.75	24244.7953 000000	3.5	5.0	3.0	20.0	0.0	23510.0000 000000	10.0	0.1	JPY
83249	DE000NG2A1C 6	2000000	1.06	2863.33400 00000	3.5	5.0	3.0	20.0	0.0	2777.00000 00000	1.0	0.01	USD
83250	DE000NG2A1D 4	2000000	1.39	2903.33400 00000	3.5	5.0	3.0	20.0	0.0	2816.00000 00000	1.0	0.01	USD
83251	DE000NG2A1E 2	2000000	1.87	2963.33400 00000	3.5	5.0	3.0	20.0	0.0	2874.00000 00000	1.0	0.01	USD
83252	DE000NG2A1F 9	2000000	2.68	3063.27870 00000	3.5	5.0	3.0	20.0	0.0	2971.00000 00000	1.0	0.01	USD
83253	DE000NG2A1G 7	2000000	3.01	3103.27870 00000	3.5	5.0	3.0	20.0	0.0	3010.00000 00000	1.0	0.01	USD
83254	DE000NG2A1H 5	2000000	5.64	25914.9924 000000	3.5	5.0	2.0	20.0	0.0	25390.0000 000000	10.0	0.01	USD
83255	DE000NG2A1J1	2000000	8.88	26314.9924 000000	3.5	5.0	2.0	20.0	0.0	25780.0000 000000	10.0	0.01	USD

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
83228	DE000NG2A0R6	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
83229	DE000NG2A0S4	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
83230	DE000NG2A0T2	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
83231	DE000NG2A0U0	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
83232	DE000NG2A0V8	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
83233	DE000NG2A0W6	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
83234	DE000NG2A0X4	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
83235	DE000NG2A0Y2	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
83236	DE000NG2A0Z9	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
83237	DE000NG2A004	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
83238	DE000NG2A012	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
83239	DE000NG2A020	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
83240	DE000NG2A038	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
83241	DE000NG2A046	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
83242	DE000NG2A053	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
83243	DE000NG2A061	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
83244	DE000NG2A079	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions

83245	DE000NG2A087	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
83246	DE000NG2A095	Nikkei 225 Index (Bloomberg code: NKY <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
83247	DE000NG2A1A0	Nikkei 225 Index (Bloomberg code: NKY <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
83248	DE000NG2A1B8	Nikkei 225 Index (Bloomberg code: NKY <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
83249	DE000NG2A1C6	S&P 500 Index (Bloomberg code: SPX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
83250	DE000NG2A1D4	S&P 500 Index (Bloomberg code: SPX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
83251	DE000NG2A1E2	S&P 500 Index (Bloomberg code: SPX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
83252	DE000NG2A1F9	S&P 500 Index (Bloomberg code: SPX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
83253	DE000NG2A1G7	S&P 500 Index (Bloomberg code: SPX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
83254	DE000NG2A1H5	Dow Jones Industrial Average Index (Bloomberg code: INDU <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
83255	DE000NG2A1J1	Dow Jones Industrial Average Index (Bloomberg code: INDU <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.
S&P 500 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: SPX <Index>)
Nikkei 225 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: NKY <Index>)

Dow Jones Industrial Average 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: INDU <Index>)
DAX® 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: DAX <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
DE000NG2A0R6	Not Applicable	NG2A0R
DE000NG2A0S4	Not Applicable	NG2A0S
DE000NG2A0T2	Not Applicable	NG2A0T
DE000NG2A0U0	Not Applicable	NG2A0U
DE000NG2A0V8	Not Applicable	NG2A0V
DE000NG2A0W6	Not Applicable	NG2A0W
DE000NG2A0X4	Not Applicable	NG2A0X
DE000NG2A0Y2	Not Applicable	NG2A0Y
DE000NG2A0Z9	Not Applicable	NG2A0Z
DE000NG2A004	Not Applicable	NG2A00
DE000NG2A012	Not Applicable	NG2A01
DE000NG2A020	Not Applicable	NG2A02
DE000NG2A038	Not Applicable	NG2A03
DE000NG2A046	Not Applicable	NG2A04
DE000NG2A053	Not Applicable	NG2A05
DE000NG2A061	Not Applicable	NG2A06
DE000NG2A079	Not Applicable	NG2A07
DE000NG2A087	Not Applicable	NG2A08
DE000NG2A095	Not Applicable	NG2A09
DE000NG2A1A0	Not Applicable	NG2A1A
DE000NG2A1B8	Not Applicable	NG2A1B
DE000NG2A1C6	Not Applicable	NG2A1C
DE000NG2A1D4	Not Applicable	NG2A1D
DE000NG2A1E2	Not Applicable	NG2A1E

DE000NG2A1F9	Not Applicable	NG2A1F
DE000NG2A1G7	Not Applicable	NG2A1G
DE000NG2A1H5	Not Applicable	NG2A1H
DE000NG2A1J1	Not Applicable	NG2A1J

(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.