

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.

Dow Jones Industrial Average Index is provided by S&P Dow Jones Indices LLC. S&P Dow Jones Indices LLC does not appear in the register of administrators and benchmarks established and maintained by ESMA pursuant to Article 36 of the Benchmark Regulation.

S&P 500 Index is provided by S&P Dow Jones Indices LLC. S&P Dow Jones Indices LLC does not appear in the register of administrators and benchmarks established and maintained by ESMA pursuant to Article 36 of the Benchmark Regulation.

NASDAQ 100 Stock Index is provided by The Nasdaq Stock Market, Inc.. The Nasdaq Stock Market, Inc. does not appear in the register of administrators and benchmarks established and maintained by ESMA pursuant to Article 36 of the Benchmark Regulation.

AEX Index is provided by Euronext. Euronext does not appear in the register of administrators and benchmarks established and maintained by ESMA pursuant to Article 36 of the Benchmark Regulation.

MDAX Index is provided by Deutsche Börse AG. Deutsche Börse AG does not appear in the register of administrators and benchmarks established and maintained by ESMA pursuant to Article 36 of the Benchmark Regulation.

As far as the Issuer is aware, the transitional provisions in Article 51 of the Benchmark Regulation apply, such that The Nasdaq Stock Market, Inc., Euronext, S&P Dow Jones Indices LLC and Deutsche Börse AG are currently not required to obtain authorisation or registration (or, if located outside the European Union, recognition, endorsement or equivalence).

Final Terms dated 31 January 2019

ING Bank N.V.

Legal entity identifier (LEI): 3TK201VIUJ8J3ZU0QE75

Issue of

Series number of	WKN Code	ISIN Code	Number of Certificates	Title
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the Certificates			being issued	
89546	NG2JBE	DE000NG2JBE3	2000000	ING Long Index Open End Turbo Certificate
89547	NG2JBF	DE000NG2JBF0	2000000	ING Long Index Open End Turbo Certificate
89548	NG2JBG	DE000NG2JBG8	2000000	ING Long Index Open End Turbo Certificate
89549	NG2JBH	DE000NG2JBH6	2000000	ING Long Index Open End Turbo Certificate
89550	NG2JBJ	DE000NG2JBJ2	2000000	ING Long Index Open End Turbo Certificate
89551	NG2JBK	DE000NG2JBK0	2000000	ING Long Index Open End Turbo Certificate
89552	NG2JBL	DE000NG2JBL8	2000000	ING Long Index Open End Turbo Certificate
89553	NG2JBM	DE000NG2JBM6	2000000	ING Long Index Open End Turbo Certificate
89554	NG2JBN	DE000NG2JBN4	2000000	ING Long Index Open End Turbo Certificate
89555	NG2JBP	DE000NG2JBP9	2000000	ING Long Index Open End Turbo Certificate
89556	NG2JBQ	DE000NG2JBQ7	2000000	ING Long Index Open End Turbo Certificate
89557	NG2JBR	DE000NG2JBR5	2000000	ING Long Index Open End Turbo Certificate
89558	NG2JBS	DE000NG2JBS3	2000000	ING Long Index Open End Turbo Certificate
89559	NG2JBT	DE000NG2JBT1	2000000	ING Long Index Open End Turbo Certificate
89560	NG2JBU	DE000NG2JBU9	2000000	ING Long Index Open End Turbo Certificate
89561	NG2JBV	DE000NG2JBV7	2000000	ING Long Index Open End Turbo Certificate
89562	NG2JBW	DE000NG2JBW5	2000000	ING Long Index Open End Turbo Certificate
89563	NG2JBX	DE000NG2JBX3	2000000	ING Long Index Open End Turbo Certificate
89564	NG2JBY	DE000NG2JBY1	2000000	ING Long Index Open End Turbo Certificate
89565	NG2JBZ	DE000NG2JBZ8	2000000	ING Long Index Open End Turbo Certificate
89566	NG2JB0	DE000NG2JB01	2000000	ING Long Index Open End Turbo Certificate
89567	NG2JB1	DE000NG2JB19	2000000	ING Long Index Open End Turbo Certificate
89568	NG2JB2	DE000NG2JB27	2000000	ING Long Index Open End Turbo Certificate
89569	NG2JB3	DE000NG2JB35	2000000	ING Long 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 22 June 2018 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:	Long 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:	01 February 2019
6	Issue Date:	05 February 2019
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
89546	DE000NG2JBE3	2000000	2.2	495.9800000000	3.5	5.0	2.0	20.0	0.0	495.9800000000	0.01	0.1	EUR
89547	DE000NG2JBF0	2000000	0.68	6730.3200000000	3.5	5.0	3.0	20.0	0.0	6730.3200000000	0.01	0.01	USD
89548	DE000NG2JBG8	2000000	0.85	6710.3200000000	3.5	5.0	3.0	20.0	0.0	6710.3200000000	0.01	0.01	USD
89549	DE000NG2JBH6	2000000	1.02	6690.3200000000	3.5	5.0	3.0	20.0	0.0	6690.3200000000	0.01	0.01	USD
89550	DE000NG2JBJ2	2000000	1.2	6670.3200000000	3.5	5.0	3.0	20.0	0.0	6670.3200000000	0.01	0.01	USD
89551	DE000NG2JBK0	2000000	1.37	6650.3200000000	3.5	5.0	3.0	20.0	0.0	6650.3200000000	0.01	0.01	USD
89552	DE000NG2JBL8	2000000	1.55	6630.3200000000	3.5	5.0	3.0	20.0	0.0	6630.3200000000	0.01	0.01	USD
89553	DE000NG2JBM6	2000000	1.72	6610.3200000000	3.5	5.0	3.0	20.0	0.0	6610.3200000000	0.01	0.01	USD
89554	DE000NG2JBN4	2000000	0.34	2642.5000000000	3.5	5.0	3.0	20.0	0.0	2642.5000000000	0.01	0.01	USD
89555	DE000NG2JBP9	2000000	0.42	2632.5000000000	3.5	5.0	3.0	20.0	0.0	2632.5000000000	0.01	0.01	USD
89556	DE000NG2JBQ7	2000000	0.51	2622.5000000000	3.5	5.0	3.0	20.0	0.0	2622.5000000000	0.01	0.01	USD
89557	DE000NG2JBR5	2000000	0.23	23602.2000000000	3.5	5.0	3.0	20.0	0.0	23602.2000000000	0.01	0.001	EUR
89558	DE000NG2JBS3	2000000	0.33	23502.2000000000	3.5	5.0	3.0	20.0	0.0	23502.2000000000	0.01	0.001	EUR
89559	DE000NG2JBT1	2000000	1.47	24846.1000000000	3.5	5.0	2.0	20.0	0.0	24846.1000000000	0.01	0.01	USD
89560	DE000NG2JBU9	2000000	1.91	24796.1000000000	3.5	5.0	2.0	20.0	0.0	24796.1000000000	0.01	0.01	USD
89561	DE000NG2JBV7	2000000	2.34	24746.1000	3.5	5.0	2.0	20.0	0.0	24746.1000	0.01	0.01	USD

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89562	DE000NG2JBW 5	2000000	2.78	24696.1000 000000	3.5	5.0	2.0	20.0	0.0	24696.1000 000000	0.01	0.01	USD
89563	DE000NG2JBX3	2000000	3.21	24646.1000 000000	3.5	5.0	2.0	20.0	0.0	24646.1000 000000	0.01	0.01	USD
89564	DE000NG2JBY1	2000000	3.65	24596.1000 000000	3.5	5.0	2.0	20.0	0.0	24596.1000 000000	0.01	0.01	USD
89565	DE000NG2JBZ8	2000000	4.08	24546.1000 000000	3.5	5.0	2.0	20.0	0.0	24546.1000 000000	0.01	0.01	USD
89566	DE000NG2JB01	2000000	4.52	24496.1000 000000	3.5	5.0	2.0	20.0	0.0	24496.1000 000000	0.01	0.01	USD
89567	DE000NG2JB19	2000000	4.95	24446.1000 000000	3.5	5.0	2.0	20.0	0.0	24446.1000 000000	0.01	0.01	USD
89568	DE000NG2JB27	2000000	5.39	24396.1000 000000	3.5	5.0	2.0	20.0	0.0	24396.1000 000000	0.01	0.01	USD
89569	DE000NG2JB35	2000000	5.82	24346.1000 000000	3.5	5.0	2.0	20.0	0.0	24346.1000 000000	0.01	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
89546	DE000NG2JBE3	AEX Index (Bloomberg code: AEX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
89547	DE000NG2JBF0	NASDAQ 100 Stock Index (Bloomberg code: NDX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
89548	DE000NG2JBG8	NASDAQ 100 Stock Index (Bloomberg code: NDX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
89549	DE000NG2JBH6	NASDAQ 100 Stock Index (Bloomberg code: NDX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
89550	DE000NG2JBJ2	NASDAQ 100 Stock Index (Bloomberg code: NDX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
89551	DE000NG2JBK0	NASDAQ 100 Stock Index (Bloomberg code: NDX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
89552	DE000NG2JBL8	NASDAQ 100 Stock Index (Bloomberg code: NDX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
89553	DE000NG2JBM6	NASDAQ 100 Stock Index (Bloomberg code: NDX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
89554	DE000NG2JBN4	S&P 500 Index (Bloomberg code: SPX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
89555	DE000NG2JBP9	S&P 500 Index (Bloomberg code: SPX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
89556	DE000NG2JBQ7	S&P 500 Index (Bloomberg code: SPX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
89557	DE000NG2JBR5	MDAX Index (Bloomberg code: MDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
89558	DE000NG2JBS3	MDAX Index (Bloomberg code: MDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
89559	DE000NG2JBT1	Dow Jones Industrial Average Index (Bloomberg code: INDU <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
89560	DE000NG2JBU9	Dow Jones Industrial Average Index (Bloomberg code: INDU <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
89561	DE000NG2JBV7	Dow Jones Industrial Average Index (Bloomberg code: INDU <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
89562	DE000NG2JBW5	Dow Jones Industrial Average Index (Bloomberg code: INDU <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions

89563	DE000NG2JBX3	Dow Jones Industrial Average Index (Bloomberg code: INDU <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
89564	DE000NG2JBY1	Dow Jones Industrial Average Index (Bloomberg code: INDU <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
89565	DE000NG2JBZ8	Dow Jones Industrial Average Index (Bloomberg code: INDU <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
89566	DE000NG2JB01	Dow Jones Industrial Average Index (Bloomberg code: INDU <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
89567	DE000NG2JB19	Dow Jones Industrial Average Index (Bloomberg code: INDU <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
89568	DE000NG2JB27	Dow Jones Industrial Average Index (Bloomberg code: INDU <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
89569	DE000NG2JB35	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>)
MDAX 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: MDAX <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>)
NASDAQ 100 Stock 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: NDX <Index>)
AEX 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: AEX <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
DE000NG2JBE3	Not Applicable	NG2JBE
DE000NG2JBF0	Not Applicable	NG2JBF
DE000NG2JBG8	Not Applicable	NG2JBG
DE000NG2JBH6	Not Applicable	NG2JBH
DE000NG2JBJ2	Not Applicable	NG2JBJ
DE000NG2JBK0	Not Applicable	NG2JBK
DE000NG2JBL8	Not Applicable	NG2JBL
DE000NG2JBM6	Not Applicable	NG2JBM
DE000NG2JBN4	Not Applicable	NG2JBN
DE000NG2JBP9	Not Applicable	NG2JBP
DE000NG2JBQ7	Not Applicable	NG2JBQ
DE000NG2JBR5	Not Applicable	NG2JBR
DE000NG2JBS3	Not Applicable	NG2JBS
DE000NG2JBT1	Not Applicable	NG2JBT
DE000NG2JBU9	Not Applicable	NG2JBU
DE000NG2JBV7	Not Applicable	NG2JBV
DE000NG2JBW5	Not Applicable	NG2JBW

DE000NG2JBX3	Not Applicable	NG2JBX
DE000NG2JBY1	Not Applicable	NG2JBY
DE000NG2JBZ8	Not Applicable	NG2JBZ
DE000NG2JB01	Not Applicable	NG2JB0
DE000NG2JB19	Not Applicable	NG2JB1
DE000NG2JB27	Not Applicable	NG2JB2
DE000NG2JB35	Not Applicable	NG2JB3

(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.