

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.

DAX® 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.

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.

EURO STOXX 50® (Price) Index is provided by Stoxx Ltd.. Stoxx Ltd. 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 Euronext, S&P Dow Jones Indices LLC, Stoxx Ltd. 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 09 September 2019

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
98204	NG2RT2	DE000NG2RT27	2000000	ING Long Index Open End Turbo

				Certificate
98205	NG2RT3	DE000NG2RT35	2000000	ING Long Index Open End Turbo Certificate
98206	NG2RT4	DE000NG2RT43	2000000	ING Long Index Open End Turbo Certificate
98207	NG2RT5	DE000NG2RT50	2000000	ING Long Index Open End Turbo Certificate
98208	NG2RT6	DE000NG2RT68	2000000	ING Long Index Open End Turbo Certificate
98209	NG2RT7	DE000NG2RT76	2000000	ING Long Index Open End Turbo Certificate
98210	NG2RT8	DE000NG2RT84	2000000	ING Long Index Open End Turbo Certificate
98211	NG2RT9	DE000NG2RT92	2000000	ING Long Index Open End Turbo Certificate
98212	NG2RUA	DE000NG2RUA4	2000000	ING Long Index Open End Turbo Certificate
98213	NG2RUB	DE000NG2RUB2	2000000	ING Long Index Open End Turbo Certificate
98214	NG2RUC	DE000NG2RUC0	2000000	ING Long Index Open End Turbo Certificate
98215	NG2RUD	DE000NG2RUD8	2000000	ING Long Index Open End Turbo Certificate
98216	NG2RUE	DE000NG2RUE6	2000000	ING Long Index Open End Turbo Certificate
98217	NG2RUF	DE000NG2RUF3	2000000	ING Long Index Open End Turbo Certificate
98218	NG2RUG	DE000NG2RUG1	2000000	ING Long Index Open End Turbo Certificate
98219	NG2RUH	DE000NG2RUH9	2000000	ING Long Index Open End Turbo Certificate
98220	NG2RUJ	DE000NG2RUJ5	2000000	ING Long Index Open End Turbo Certificate
98221	NG2RUK	DE000NG2RUK3	2000000	ING Long Index Open End Turbo Certificate
98222	NG2RUL	DE000NG2RUL1	2000000	ING Long Index Open End Turbo Certificate
98223	NG2RUM	DE000NG2RUM9	2000000	ING Long Index Open End Turbo Certificate
98224	NG2RUN	DE000NG2RUN7	2000000	ING Long Index Open End Turbo Certificate
98225	NG2RUP	DE000NG2RUP2	2000000	ING Long Index Open End Turbo Certificate
98226	NG2RUQ	DE000NG2RUQ0	2000000	ING Long Index Open End Turbo Certificate
98227	NG2RUR	DE000NG2RUR8	2000000	ING Long Index Open End Turbo Certificate
98228	NG2RUS	DE000NG2RUS6	2000000	ING Long Index Open End Turbo Certificate
98229	NG2RUT	DE000NG2RUT4	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 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:	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:	10 September 2019
6	Issue Date:	12 September 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
98204	DE000NG2RT27	2000000	3.19	538.3700000000	3.5	5.0	2.0	20.0	0.0	538.3700000000	0.01	0.1	EUR
98205	DE000NG2RT35	2000000	0.4	12194.2400000000	3.5	5.0	1.5	20.0	0.0	12194.2400000000	0.01	0.01	EUR
98206	DE000NG2RT43	2000000	0.45	12189.2400000000	3.5	5.0	1.5	20.0	0.0	12189.2400000000	0.01	0.01	EUR
98207	DE000NG2RT50	2000000	0.5	12184.2400000000	3.5	5.0	1.5	20.0	0.0	12184.2400000000	0.01	0.01	EUR
98208	DE000NG2RT68	2000000	0.55	12179.2400000000	3.5	5.0	1.5	20.0	0.0	12179.2400000000	0.01	0.01	EUR
98209	DE000NG2RT76	2000000	0.6	12174.2400000000	3.5	5.0	1.5	20.0	0.0	12174.2400000000	0.01	0.01	EUR
98210	DE000NG2RT84	2000000	0.65	12169.2400000000	3.5	5.0	1.5	20.0	0.0	12169.2400000000	0.01	0.01	EUR
98211	DE000NG2RT92	2000000	0.7	12164.2400000000	3.5	5.0	1.5	20.0	0.0	12164.2400000000	0.01	0.01	EUR
98212	DE000NG2RUA4	2000000	0.75	12159.2400000000	3.5	5.0	1.5	20.0	0.0	12159.2400000000	0.01	0.01	EUR
98213	DE000NG2RUB2	2000000	0.8	12154.2400000000	3.5	5.0	1.5	20.0	0.0	12154.2400000000	0.01	0.01	EUR
98214	DE000NG2RUC0	2000000	0.85	12149.2400000000	3.5	5.0	1.5	20.0	0.0	12149.2400000000	0.01	0.01	EUR
98215	DE000NG2RUD8	2000000	0.9	12144.2400000000	3.5	5.0	1.5	20.0	0.0	12144.2400000000	0.01	0.01	EUR
98216	DE000NG2RUE6	2000000	0.95	12139.2400000000	3.5	5.0	1.5	20.0	0.0	12139.2400000000	0.01	0.01	EUR
98217	DE000NG2RUF3	2000000	1.0	12134.2400000000	3.5	5.0	1.5	20.0	0.0	12134.2400000000	0.01	0.01	EUR
98218	DE000NG2RUG1	2000000	1.05	12129.2400000000	3.5	5.0	1.5	20.0	0.0	12129.2400000000	0.01	0.01	EUR
98219	DE000NG2RUH	2000000	1.1	12124.2400	3.5	5.0	1.5	20.0	0.0	12124.2400	0.01	0.01	EUR

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98220	DE000NG2RUJ5	2000000	1.15	12119.2400 000000	3.5	5.0	1.5	20.0	0.0	12119.2400 000000	0.01	0.01	EUR
98221	DE000NG2RUK 3	2000000	1.2	12114.2400 000000	3.5	5.0	1.5	20.0	0.0	12114.2400 000000	0.01	0.01	EUR
98222	DE000NG2RUL 1	2000000	1.25	12109.2400 000000	3.5	5.0	1.5	20.0	0.0	12109.2400 000000	0.01	0.01	EUR
98223	DE000NG2RUM 9	2000000	1.3	12104.2400 000000	3.5	5.0	1.5	20.0	0.0	12104.2400 000000	0.01	0.01	EUR
98224	DE000NG2RUN 7	2000000	0.6	3439.62000 00000	3.5	5.0	2.0	20.0	0.0	3439.62000 00000	0.01	0.01	EUR
98225	DE000NG2RUP 2	2000000	0.7	3429.62000 00000	3.5	5.0	2.0	20.0	0.0	3429.62000 00000	0.01	0.01	EUR
98226	DE000NG2RUQ 0	2000000	0.29	25758.7600 000000	3.5	5.0	3.0	20.0	0.0	25758.7600 000000	0.01	0.001	EUR
98227	DE000NG2RUR 8	2000000	0.37	26756.1400 000000	3.5	5.0	2.0	20.0	0.0	26756.1400 000000	0.01	0.01	USD
98228	DE000NG2RUS 6	2000000	0.6	26731.1400 000000	3.5	5.0	2.0	20.0	0.0	26731.1400 000000	0.01	0.01	USD
98229	DE000NG2RUT 4	2000000	0.83	26706.1400 000000	3.5	5.0	2.0	20.0	0.0	26706.1400 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
98204	DE000NG2RT27	AEX Index (Bloomberg code: AEX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
98205	DE000NG2RT35	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
98206	DE000NG2RT43	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
98207	DE000NG2RT50	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
98208	DE000NG2RT68	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
98209	DE000NG2RT76	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
98210	DE000NG2RT84	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
98211	DE000NG2RT92	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
98212	DE000NG2RUA4	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
98213	DE000NG2RUB2	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
98214	DE000NG2RUC0	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
98215	DE000NG2RUD8	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
98216	DE000NG2RUE6	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
98217	DE000NG2RUF3	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
98218	DE000NG2RUG1	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
98219	DE000NG2RUH9	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
98220	DE000NG2RUJ5	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions

98221	DE000NG2RUK3	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
98222	DE000NG2RUL1	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
98223	DE000NG2RUM9	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
98224	DE000NG2RUN7	EURO STOXX 50® (Price) Index (Bloomberg code: SX5E <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
98225	DE000NG2RUP2	EURO STOXX 50® (Price) Index (Bloomberg code: SX5E <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
98226	DE000NG2RUQ0	MDAX Index (Bloomberg code: MDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
98227	DE000NG2RUR8	Dow Jones Industrial Average Index (Bloomberg code: INDU <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
98228	DE000NG2RUS6	Dow Jones Industrial Average Index (Bloomberg code: INDU <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
98229	DE000NG2RUT4	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.
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>)

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>)
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>)
EURO STOXX 50® (Price) 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: SX5E <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
DE000NG2RT27	Not Applicable	NG2RT2
DE000NG2RT35	Not Applicable	NG2RT3
DE000NG2RT43	Not Applicable	NG2RT4
DE000NG2RT50	Not Applicable	NG2RT5
DE000NG2RT68	Not Applicable	NG2RT6
DE000NG2RT76	Not Applicable	NG2RT7
DE000NG2RT84	Not Applicable	NG2RT8
DE000NG2RT92	Not Applicable	NG2RT9
DE000NG2RUA4	Not Applicable	NG2RUA
DE000NG2RUB2	Not Applicable	NG2RUB
DE000NG2RUC0	Not Applicable	NG2RUC
DE000NG2RUD8	Not Applicable	NG2RUD
DE000NG2RUE6	Not Applicable	NG2RUE
DE000NG2RUF3	Not Applicable	NG2RUF
DE000NG2RUG1	Not Applicable	NG2RUG
DE000NG2RUH9	Not Applicable	NG2RUH
DE000NG2RUJ5	Not Applicable	NG2RUJ

DE000NG2RUK3	Not Applicable	NG2RUK
DE000NG2RUL1	Not Applicable	NG2RUL
DE000NG2RUM9	Not Applicable	NG2RUM
DE000NG2RUN7	Not Applicable	NG2RUN
DE000NG2RUP2	Not Applicable	NG2RUP
DE000NG2RUQ0	Not Applicable	NG2RUQ
DE000NG2RUR8	Not Applicable	NG2RUR
DE000NG2RUS6	Not Applicable	NG2RUS
DE000NG2RUT4	Not Applicable	NG2RUT

(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.