

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 25 October 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
102023	NG2U4D	DE000NG2U4D4	2000000	ING Long Commodity Open End Turbo Certificate
102024	NG2U4E	DE000NG2U4E2	2000000	ING Long Commodity Open End Turbo Certificate
102025	NG2U4F	DE000NG2U4F9	2000000	ING Long Commodity Open End Turbo Certificate
102026	NG2U4G	DE000NG2U4G7	2000000	ING Long Commodity Open End Turbo Certificate
102027	NG2U4H	DE000NG2U4H5	2000000	ING Long Commodity Open End Turbo Certificate
102028	NG2U4J	DE000NG2U4J1	2000000	ING Long Commodity Open End Turbo Certificate
102029	NG2U4K	DE000NG2U4K9	2000000	ING Long Commodity Open End Turbo Certificate
102030	NG2U4L	DE000NG2U4L7	2000000	ING Long Commodity Open End Turbo Certificate
102031	NG2U4M	DE000NG2U4M5	2000000	ING Long Commodity Open End Turbo Certificate
102032	NG2U4N	DE000NG2U4N3	2000000	ING Long Commodity Open End Turbo Certificate
102033	NG2U4P	DE000NG2U4P8	2000000	ING Long Commodity Open End Turbo Certificate
102034	NG2U4Q	DE000NG2U4Q6	2000000	ING Long Commodity Open End Turbo Certificate

102035	NG2U4R	DE000NG2U4R4	2000000	ING Long Commodity Open End Turbo Certificate
102036	NG2U4S	DE000NG2U4S2	2000000	ING Long Commodity Open End Turbo Certificate
102037	NG2U4T	DE000NG2U4T0	2000000	ING Long Commodity Open End Turbo Certificate
102038	NG2U4U	DE000NG2U4U8	2000000	ING Long Commodity Open End Turbo Certificate
102039	NG2U4V	DE000NG2U4V6	2000000	ING Long Commodity Open End Turbo Certificate
102040	NG2U4W	DE000NG2U4W4	2000000	ING Long Commodity Open End Turbo Certificate
102041	NG2U4X	DE000NG2U4X2	2000000	ING Long Commodity Open End Turbo Certificate
102042	NG2U4Y	DE000NG2U4Y0	2000000	ING Long Commodity Open End Turbo Certificate
102043	NG2U4Z	DE000NG2U4Z7	2000000	ING Long Commodity Open End Turbo Certificate
102044	NG2U40	DE000NG2U408	2000000	ING Long Commodity Open End Turbo Certificate
102045	NG2U41	DE000NG2U416	2000000	ING Long Commodity Open End Turbo Certificate
102046	NG2U42	DE000NG2U424	2000000	ING Long Commodity 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:	Commodity 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:	28 October 2019
6	Issue Date:	30 October 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 Commodity 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
102023	DE000NG2U4D4	2000000	0.0	1504.6200000000	3.5	5.0	3.0	20.0	0.0	1504.6200000000	0.01	0.1	USD
102024	DE000NG2U4E2	2000000	0.14	1503.1200000000	3.5	5.0	3.0	20.0	0.0	1503.1200000000	0.01	0.1	USD
102025	DE000NG2U4F9	2000000	0.27	1501.6200000000	3.5	5.0	3.0	20.0	0.0	1501.6200000000	0.01	0.1	USD
102026	DE000NG2U4G7	2000000	0.41	1500.1200000000	3.5	5.0	3.0	20.0	0.0	1500.1200000000	0.01	0.1	USD
102027	DE000NG2U4H5	2000000	0.54	1498.6200000000	3.5	5.0	3.0	20.0	0.0	1498.6200000000	0.01	0.1	USD
102028	DE000NG2U4J1	2000000	0.68	1497.1200000000	3.5	5.0	3.0	20.0	0.0	1497.1200000000	0.01	0.1	USD
102029	DE000NG2U4K9	2000000	0.81	1495.6200000000	3.5	5.0	3.0	20.0	0.0	1495.6200000000	0.01	0.1	USD
102030	DE000NG2U4L7	2000000	0.95	1494.1200000000	3.5	5.0	3.0	20.0	0.0	1494.1200000000	0.01	0.1	USD
102031	DE000NG2U4M5	2000000	1.08	1492.6200000000	3.5	5.0	3.0	20.0	0.0	1492.6200000000	0.01	0.1	USD
102032	DE000NG2U4N3	2000000	1.22	1491.1200000000	3.5	5.0	3.0	20.0	0.0	1491.1200000000	0.01	0.1	USD
102033	DE000NG2U4P8	2000000	1.35	1489.6200000000	3.5	5.0	3.0	20.0	0.0	1489.6200000000	0.01	0.1	USD
102034	DE000NG2U4Q6	2000000	0.22	17.8199000000	3.5	5.0	4.0	20.0	0.0	17.8199000000	0.0001	1.0	USD
102035	DE000NG2U4R4	2000000	0.31	17.7199000000	3.5	5.0	4.0	20.0	0.0	17.7199000000	0.0001	1.0	USD
102036	DE000NG2U4S2	2000000	0.4	17.6199000000	3.5	5.0	4.0	20.0	0.0	17.6199000000	0.0001	1.0	USD
102037	DE000NG2U4T0	2000000	0.49	17.5199000000	3.5	5.0	4.0	20.0	0.0	17.5199000000	0.0001	1.0	USD
102038	DE000NG2U4U	2000000	0.92	55.12000000	3.5	5.0	7.5	20.0	0.0	55.12000000	0.01	1.0	USD

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102039	DE000NG2U4V 6	2000000	1.15	54.8700000 000	3.5	5.0	7.5	20.0	0.0	54.8700000 000	0.01	1.0	USD
102040	DE000NG2U4W 4	2000000	0.26	61.3600000 000	3.5	5.0	7.5	20.0	0.0	61.3600000 000	0.01	1.0	USD
102041	DE000NG2U4X 2	2000000	0.49	61.1100000 000	3.5	5.0	7.5	20.0	0.0	61.1100000 000	0.01	1.0	USD
102042	DE000NG2U4Y 0	2000000	0.71	60.8600000 000	3.5	5.0	7.5	20.0	0.0	60.8600000 000	0.01	1.0	USD
102043	DE000NG2U4Z 7	2000000	0.04	923.620000 0000	3.5	5.0	5.0	20.0	0.0	923.620000 0000	0.01	0.01	USD
102044	DE000NG2U40 8	2000000	0.11	916.120000 0000	3.5	5.0	5.0	20.0	0.0	916.120000 0000	0.01	0.01	USD
102045	DE000NG2U41 6	2000000	2.03	1750.79000 00000	3.5	5.0	5.0	20.0	0.0	1750.79000 00000	0.01	0.1	USD
102046	DE000NG2U42 4	2000000	2.48	1745.79000 00000	3.5	5.0	5.0	20.0	0.0	1745.79000 00000	0.01	0.1	USD

ADDITIONAL SPECIFIC PRODUCT RELATED PROVISIONS:

24	Index Certificate Provisions	Not Applicable
25	Share Certificate Provisions	Not Applicable
26	Currency Certificate Provisions	Not Applicable
27	Commodity Certificate Provisions	Applicable

Series Number of the Certificates	ISIN Code	(i) Commodity	(ii) Commodity Reference Price	(iii) Price Source/ Reference Dealers	(iv) Specified Price	(v) Delivery Dates	(vi) Rollover Date	(vii) Exchange	(viii) Valuation Time
102023	DE000N G2U4D4	Gold	Gold-Spot	GOLD SPOT \$/OZ (Bloomberg code: XAU <Crcny>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable	The close of trading on the Exchange
102024	DE000N G2U4E2	Gold	Gold-Spot	GOLD SPOT \$/OZ (Bloomberg code: XAU <Crcny>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable	The close of trading on the Exchange
102025	DE000N G2U4F9	Gold	Gold-Spot	GOLD SPOT \$/OZ (Bloomberg code: XAU <Crcny>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable	The close of trading on the Exchange
102026	DE000N G2U4G7	Gold	Gold-Spot	GOLD SPOT \$/OZ (Bloomberg code: XAU <Crcny>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable	The close of trading on the Exchange
102027	DE000N G2U4H5	Gold	Gold-Spot	GOLD SPOT \$/OZ (Bloomberg code: XAU <Crcny>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable	The close of trading on the Exchange
102028	DE000N G2U4J1	Gold	Gold-Spot	GOLD SPOT \$/OZ (Bloomberg code: XAU <Crcny>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable	The close of trading on the Exchange
102029	DE000N G2U4K9	Gold	Gold-Spot	GOLD SPOT \$/OZ (Bloomberg code: XAU <Crcny>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable	The close of trading on the Exchange
102030	DE000N G2U4L7	Gold	Gold-Spot	GOLD SPOT \$/OZ	The spot	Not Applicable	Not Applicable.	Not Applicable	The close of trading

				(Bloomberg code: XAU <Cmncy>)	price	e.		e	on the Exchange
102031	DE000NG2U4M5	Gold	Gold-Spot	GOLD SPOT \$/OZ (Bloomberg code: XAU <Cmncy>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable.	The close of trading on the Exchange
102032	DE000NG2U4N3	Gold	Gold-Spot	GOLD SPOT \$/OZ (Bloomberg code: XAU <Cmncy>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable.	The close of trading on the Exchange
102033	DE000NG2U4P8	Gold	Gold-Spot	GOLD SPOT \$/OZ (Bloomberg code: XAU <Cmncy>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable.	The close of trading on the Exchange
102034	DE000NG2U4Q6	Silver	Silver-Spot	SILVER SPOT \$/OZ (Bloomberg code: XAG <Cmncy>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable.	The close of trading on the Exchange
102035	DE000NG2U4R4	Silver	Silver-Spot	SILVER SPOT \$/OZ (Bloomberg code: XAG <Cmncy>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable.	The close of trading on the Exchange
102036	DE000NG2U4S2	Silver	Silver-Spot	SILVER SPOT \$/OZ (Bloomberg code: XAG <Cmncy>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable.	The close of trading on the Exchange
102037	DE000NG2U4T0	Silver	Silver-Spot	SILVER SPOT \$/OZ (Bloomberg code: XAG <Cmncy>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable.	The close of trading on the Exchange
102038	DE000NG2U4U8	WTI Crude Oil	OIL-WTI-NYMEX	Initially Bloomberg code: CLZ9 <Cmnty> and after the first Rollover Date the Bloomberg page referring to the relevant Futures Contract.	The spot price	Not Applicable.	Not Applicable.	Not Applicable.	The close of trading on the Exchange
102039	DE000NG2U4V6	WTI Crude Oil	OIL-WTI-NYMEX	Initially Bloomberg code: CLZ9 <Cmnty> and after the first Rollover Date	The spot price	Not Applicable.	Not Applicable.	Not Applicable.	The close of trading on the Exchange

				the Bloomberg page referring to the relevant Futures Contract.					
102040	DE000N G2U4W4	Brent Crude Oil	Oil-Brent -ICE	Initially Bloomberg code: COZ9 <Cmnty> and after the first Rollover Date the Bloomberg page referring to the relevant Futures Contract.	The spot price	Not Applicable.	Not Applicable.	Not Applicable.	The close of trading on the Exchange
102041	DE000N G2U4X2	Brent Crude Oil	Oil-Brent -ICE	Initially Bloomberg code: COZ9 <Cmnty> and after the first Rollover Date the Bloomberg page referring to the relevant Futures Contract.	The spot price	Not Applicable.	Not Applicable.	Not Applicable.	The close of trading on the Exchange
102042	DE000N G2U4Y0	Brent Crude Oil	Oil-Brent -ICE	Initially Bloomberg code: COZ9 <Cmnty> and after the first Rollover Date the Bloomberg page referring to the relevant Futures Contract.	The spot price	Not Applicable.	Not Applicable.	Not Applicable.	The close of trading on the Exchange
102043	DE000N G2U4Z7	Platinum	Platinum -Spot	PLATINUM SPOT \$/OZ (Bloomberg code: XPT <Cmnty>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable.	The close of trading on the Exchange
102044	DE000N G2U408	Platinum	Platinum -Spot	PLATINUM SPOT \$/OZ (Bloomberg code: XPT <Cmnty>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable.	The close of trading on the Exchange
102045	DE000N G2U416	Palladium	Palladium -Spot	PALLADIUM SPOT \$/OZ (Bloomberg code: XPD <Cmnty>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable.	The close of trading on the Exchange
102046	DE000N G2U424	Palladium	Palladium -Spot	PALLADIUM SPOT \$/OZ	The spot price	Not Applicable.	Not Applicable.	Not Applicable.	The close of trading

				(Bloomberg code: XPD <Crncy>)	price	e.		e	on the Exchange
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.
WTI Crude Oil	The return on the Certificates is linked to the performance of the underlying Commodity. The price of the Commodity may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Commodity will affect the value of the Certificates. Information and details of the past and future performance of the Commodity and its volatility can be obtained from Bloomberg (Bloomberg code: CL1 <Cmdty>)
Gold	The return on the Certificates is linked to the performance of the underlying Commodity. The price of the Commodity may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Commodity will affect the value of the Certificates. Information and details of the past and future performance of the Commodity and its volatility can be obtained from Bloomberg (Bloomberg code: XAU <Crncy>)

Silver	The return on the Certificates is linked to the performance of the underlying Commodity. The price of the Commodity may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Commodity will affect the value of the Certificates. Information and details of the past and future performance of the Commodity and its volatility can be obtained from Bloomberg (Bloomberg code: XAG <Crncy>)
Brent Crude Oil	The return on the Certificates is linked to the performance of the underlying Commodity. The price of the Commodity may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Commodity will affect the value of the Certificates. Information and details of the past and future performance of the Commodity and its volatility can be obtained from Bloomberg (Bloomberg code: CO1 <Cmdty>)
Palladium	The return on the Certificates is linked to the performance of the underlying Commodity. The price of the Commodity may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Commodity will affect the value of the Certificates. Information and details of the past and future performance of the Commodity and its volatility can be obtained from Bloomberg (Bloomberg code: XPD <Crncy>)
Platinum	The return on the Certificates is linked to the performance of the underlying Commodity. The price of the Commodity may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Commodity will affect the value of the Certificates. Information and details of the past and future performance of the Commodity and its volatility can be obtained from Bloomberg (Bloomberg code: XPT <Crncy>)

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
DE000NG2U4D4	Not Applicable	NG2U4D
DE000NG2U4E2	Not Applicable	NG2U4E
DE000NG2U4F9	Not Applicable	NG2U4F
DE000NG2U4G7	Not Applicable	NG2U4G
DE000NG2U4H5	Not Applicable	NG2U4H
DE000NG2U4J1	Not Applicable	NG2U4J
DE000NG2U4K9	Not Applicable	NG2U4K
DE000NG2U4L7	Not Applicable	NG2U4L
DE000NG2U4M5	Not Applicable	NG2U4M
DE000NG2U4N3	Not Applicable	NG2U4N

DE000NG2U4P8	Not Applicable	NG2U4P
DE000NG2U4Q6	Not Applicable	NG2U4Q
DE000NG2U4R4	Not Applicable	NG2U4R
DE000NG2U4S2	Not Applicable	NG2U4S
DE000NG2U4T0	Not Applicable	NG2U4T
DE000NG2U4U8	Not Applicable	NG2U4U
DE000NG2U4V6	Not Applicable	NG2U4V
DE000NG2U4W4	Not Applicable	NG2U4W
DE000NG2U4X2	Not Applicable	NG2U4X
DE000NG2U4Y0	Not Applicable	NG2U4Y
DE000NG2U4Z7	Not Applicable	NG2U4Z
DE000NG2U408	Not Applicable	NG2U40
DE000NG2U416	Not Applicable	NG2U41
DE000NG2U424	Not Applicable	NG2U42

(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**