

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 01 November 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
102213	NG2U9Z	DE000NG2U9Z6	2000000	ING Long Commodity Open End Turbo Certificate
102214	NG2U90	DE000NG2U903	2000000	ING Long Commodity Open End Turbo Certificate
102215	NG2U91	DE000NG2U911	2000000	ING Long Commodity Open End Turbo Certificate
102216	NG2U92	DE000NG2U929	2000000	ING Long Commodity Open End Turbo Certificate
102217	NG2U93	DE000NG2U937	2000000	ING Long Commodity Open End Turbo Certificate
102218	NG2U94	DE000NG2U945	2000000	ING Long Commodity Open End Turbo Certificate
102219	NG2U95	DE000NG2U952	2000000	ING Long Commodity Open End Turbo Certificate
102220	NG2U96	DE000NG2U960	2000000	ING Long Commodity Open End Turbo Certificate
102221	NG2U97	DE000NG2U978	2000000	ING Long Commodity Open End Turbo Certificate
102222	NG2U98	DE000NG2U986	2000000	ING Long Commodity Open End Turbo Certificate
102223	NG2U99	DE000NG2U994	2000000	ING Long Commodity Open End Turbo Certificate
102224	NG2VAA	DE000NG2VAA8	2000000	ING Long Commodity Open End Turbo Certificate

102225	NG2VAB	DE000NG2VAB6	2000000	ING Long Commodity Open End Turbo Certificate
102226	NG2VAC	DE000NG2VAC4	2000000	ING Long Commodity Open End Turbo Certificate
102227	NG2VAD	DE000NG2VAD2	2000000	ING Long Commodity Open End Turbo Certificate
102228	NG2VAE	DE000NG2VAE0	2000000	ING Long Commodity Open End Turbo Certificate
102229	NG2VAF	DE000NG2VAF7	2000000	ING Long Commodity Open End Turbo Certificate
102230	NG2VAG	DE000NG2VAG5	2000000	ING Long Commodity Open End Turbo Certificate
102231	NG2VAH	DE000NG2VAH3	2000000	ING Long Commodity Open End Turbo Certificate
102232	NG2VAJ	DE000NG2VAJ9	2000000	ING Long Commodity Open End Turbo Certificate
102233	NG2VAK	DE000NG2VAK7	2000000	ING Long Commodity Open End Turbo Certificate
102234	NG2VAL	DE000NG2VAL5	2000000	ING Long Commodity Open End Turbo Certificate
102235	NG2VAM	DE000NG2VAM3	2000000	ING Long Commodity Open End Turbo Certificate
102236	NG2VAN	DE000NG2VAN1	2000000	ING Long Commodity Open End Turbo Certificate
102237	NG2VAP	DE000NG2VAP6	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:	04 November 2019
6	Issue Date:	06 November 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
102213	DE000NG2U9Z6	2000000	0.12	1509.1600000000	3.5	5.0	3.0	20.0	0.0	1509.1600000000	0.01	0.1	USD
102214	DE000NG2U903	2000000	0.26	1507.6600000000	3.5	5.0	3.0	20.0	0.0	1507.6600000000	0.01	0.1	USD
102215	DE000NG2U911	2000000	0.39	1506.1600000000	3.5	5.0	3.0	20.0	0.0	1506.1600000000	0.01	0.1	USD
102216	DE000NG2U929	2000000	0.53	1504.6600000000	3.5	5.0	3.0	20.0	0.0	1504.6600000000	0.01	0.1	USD
102217	DE000NG2U937	2000000	0.66	1503.1600000000	3.5	5.0	3.0	20.0	0.0	1503.1600000000	0.01	0.1	USD
102218	DE000NG2U945	2000000	0.8	1501.6600000000	3.5	5.0	3.0	20.0	0.0	1501.6600000000	0.01	0.1	USD
102219	DE000NG2U952	2000000	0.93	1500.1600000000	3.5	5.0	3.0	20.0	0.0	1500.1600000000	0.01	0.1	USD
102220	DE000NG2U960	2000000	1.07	1498.6600000000	3.5	5.0	3.0	20.0	0.0	1498.6600000000	0.01	0.1	USD
102221	DE000NG2U978	2000000	1.2	1497.1600000000	3.5	5.0	3.0	20.0	0.0	1497.1600000000	0.01	0.1	USD
102222	DE000NG2U986	2000000	1.33	1495.6600000000	3.5	5.0	3.0	20.0	0.0	1495.6600000000	0.01	0.1	USD
102223	DE000NG2U994	2000000	1.47	1494.1600000000	3.5	5.0	3.0	20.0	0.0	1494.1600000000	0.01	0.1	USD
102224	DE000NG2VAA8	2000000	1.6	1492.6600000000	3.5	5.0	3.0	20.0	0.0	1492.6600000000	0.01	0.1	USD
102225	DE000NG2VAB6	2000000	1.74	1491.1600000000	3.5	5.0	3.0	20.0	0.0	1491.1600000000	0.01	0.1	USD
102226	DE000NG2VAC4	2000000	1.87	1489.6600000000	3.5	5.0	3.0	20.0	0.0	1489.6600000000	0.01	0.1	USD
102227	DE000NG2VAD2	2000000	2.01	1488.1600000000	3.5	5.0	3.0	20.0	0.0	1488.1600000000	0.01	0.1	USD
102228	DE000NG2VAE	2000000	2.14	1486.6600000000	3.5	5.0	3.0	20.0	0.0	1486.6600000000	0.01	0.1	USD

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102229	DE000NG2VAF 7	2000000	2.28	1485.16000 00000	3.5	5.0	3.0	20.0	0.0	1485.16000 00000	0.01	0.1	USD
102230	DE000NG2VAG 5	2000000	2.41	1483.66000 00000	3.5	5.0	3.0	20.0	0.0	1483.66000 00000	0.01	0.1	USD
102231	DE000NG2VAH 3	2000000	0.21	17.8383000 000	3.5	5.0	4.0	20.0	0.0	17.8383000 000	0.0001	1.0	USD
102232	DE000NG2VAJ9	2000000	0.3	17.7383000 000	3.5	5.0	4.0	20.0	0.0	17.7383000 000	0.0001	1.0	USD
102233	DE000NG2VAK 7	2000000	0.39	17.6383000 000	3.5	5.0	4.0	20.0	0.0	17.6383000 000	0.0001	1.0	USD
102234	DE000NG2VAL 5	2000000	0.4	59.3400000 000	3.5	5.0	7.5	20.0	0.0	59.3400000 000	0.01	1.0	USD
102235	DE000NG2VAM 3	2000000	0.06	924.570000 0000	3.5	5.0	5.0	20.0	0.0	924.570000 0000	0.01	0.01	USD
102236	DE000NG2VAN 1	2000000	0.13	917.070000 0000	3.5	5.0	5.0	20.0	0.0	917.070000 0000	0.01	0.01	USD
102237	DE000NG2VAP 6	2000000	0.21	2.35060000 00	3.5	5.0	10.0	20.0	0.0	2.36000000 00	0.01	1.0	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
102213	DE000N G2U9Z6	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
102214	DE000N G2U903	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
102215	DE000N G2U911	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
102216	DE000N G2U929	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
102217	DE000N G2U937	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
102218	DE000N G2U945	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
102219	DE000N G2U952	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
102220	DE000N G2U960	Gold	Gold-Spot	GOLD SPOT \$/OZ	The spot price	Not Applicable	Not Applicable.	Not Applicable	The close of trading

				(Bloomberg code: XAU <Crncy>)	price	e.		e	on the Exchange
102221	DE000N G2U978	Gold	Gold-Spot	GOLD SPOT \$/OZ (Bloomberg code: XAU <Crncy>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable.	The close of trading on the Exchange
102222	DE000N G2U986	Gold	Gold-Spot	GOLD SPOT \$/OZ (Bloomberg code: XAU <Crncy>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable.	The close of trading on the Exchange
102223	DE000N G2U994	Gold	Gold-Spot	GOLD SPOT \$/OZ (Bloomberg code: XAU <Crncy>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable.	The close of trading on the Exchange
102224	DE000N G2VAA8	Gold	Gold-Spot	GOLD SPOT \$/OZ (Bloomberg code: XAU <Crncy>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable.	The close of trading on the Exchange
102225	DE000N G2VAB6	Gold	Gold-Spot	GOLD SPOT \$/OZ (Bloomberg code: XAU <Crncy>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable.	The close of trading on the Exchange
102226	DE000N G2VAC4	Gold	Gold-Spot	GOLD SPOT \$/OZ (Bloomberg code: XAU <Crncy>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable.	The close of trading on the Exchange
102227	DE000N G2VAD2	Gold	Gold-Spot	GOLD SPOT \$/OZ (Bloomberg code: XAU <Crncy>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable.	The close of trading on the Exchange
102228	DE000N G2VAE0	Gold	Gold-Spot	GOLD SPOT \$/OZ (Bloomberg code: XAU <Crncy>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable.	The close of trading on the Exchange
102229	DE000N G2VAF7	Gold	Gold-Spot	GOLD SPOT \$/OZ (Bloomberg code: XAU <Crncy>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable.	The close of trading on the Exchange
102230	DE000N G2VAG5	Gold	Gold-Spot	GOLD SPOT \$/OZ (Bloomberg code: XAU <Crncy>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable.	The close of trading on the Exchange
102231	DE000N G2VAH3	Silver	Silver-Spot	SILVER SPOT \$/OZ	The spot	Not Applicable.	Not Applicable.	Not Applicable.	The close of trading

				(Bloomberg code: XAG <Crncy>)	price	e.		e	on the Exchange
102232	DE000N G2VAJ9	Silver	Silver-Spot	SILVER SPOT \$/OZ (Bloomberg code: XAG <Crncy>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable.	The close of trading on the Exchange
102233	DE000N G2VAK7	Silver	Silver-Spot	SILVER SPOT \$/OZ (Bloomberg code: XAG <Crncy>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable.	The close of trading on the Exchange
102234	DE000N G2VAL5	Brent Crude Oil	Oil-Brent-ICE	Initially Bloomberg code: COF0 <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
102235	DE000N G2VAM3	Platinum	Platinum-Spot	PLATINUM SPOT \$/OZ (Bloomberg code: XPT <Crncy>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable.	The close of trading on the Exchange
102236	DE000N G2VAN1	Platinum	Platinum-Spot	PLATINUM SPOT \$/OZ (Bloomberg code: XPT <Crncy>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable.	The close of trading on the Exchange
102237	DE000N G2VAP6	Natural Gas	Natural Gas-NY MEX	Initially Bloomberg code: NGZ19 <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
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.
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>)
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>)
Natural Gas	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: NG1 <Cmdty>)

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
DE000NG2U9Z6	Not Applicable	NG2U9Z
DE000NG2U903	Not Applicable	NG2U90
DE000NG2U911	Not Applicable	NG2U91
DE000NG2U929	Not Applicable	NG2U92
DE000NG2U937	Not Applicable	NG2U93
DE000NG2U945	Not Applicable	NG2U94
DE000NG2U952	Not Applicable	NG2U95
DE000NG2U960	Not Applicable	NG2U96
DE000NG2U978	Not Applicable	NG2U97
DE000NG2U986	Not Applicable	NG2U98
DE000NG2U994	Not Applicable	NG2U99
DE000NG2VAA8	Not Applicable	NG2VAA
DE000NG2VAB6	Not Applicable	NG2VAB
DE000NG2VAC4	Not Applicable	NG2VAC
DE000NG2VAD2	Not Applicable	NG2VAD
DE000NG2VAE0	Not Applicable	NG2VAE
DE000NG2VAF7	Not Applicable	NG2VAF

DE000NG2VAG5	Not Applicable	NG2VAG
DE000NG2VAH3	Not Applicable	NG2VAH
DE000NG2VAJ9	Not Applicable	NG2VAJ
DE000NG2VAK7	Not Applicable	NG2VAK
DE000NG2VAL5	Not Applicable	NG2VAL
DE000NG2VAM3	Not Applicable	NG2VAM
DE000NG2VAN1	Not Applicable	NG2VAN
DE000NG2VAP6	Not Applicable	NG2VAP

(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**