

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 08 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
103077	NG2V1D	DE000NG2V1D9	2000000	ING Short Commodity Open End Turbo Certificate
103078	NG2V1E	DE000NG2V1E7	2000000	ING Short Commodity Open End Turbo Certificate
103079	NG2V1F	DE000NG2V1F4	2000000	ING Short Commodity Open End Turbo Certificate
103080	NG2V1G	DE000NG2V1G2	2000000	ING Short Commodity Open End Turbo Certificate
103081	NG2V1H	DE000NG2V1H0	2000000	ING Short Commodity Open End Turbo Certificate
103082	NG2V1J	DE000NG2V1J6	2000000	ING Short Commodity Open End Turbo Certificate
103083	NG2V1K	DE000NG2V1K4	2000000	ING Short Commodity Open End Turbo Certificate
103084	NG2V1L	DE000NG2V1L2	2000000	ING Short Commodity Open End Turbo Certificate
103085	NG2V1M	DE000NG2V1M0	2000000	ING Short Commodity Open End Turbo Certificate
103086	NG2V1N	DE000NG2V1N8	2000000	ING Short Commodity Open End Turbo Certificate
103087	NG2V1P	DE000NG2V1P3	2000000	ING Short Commodity Open End Turbo Certificate
103088	NG2V1Q	DE000NG2V1Q1	2000000	ING Short Commodity Open End Turbo Certificate

103089	NG2V1R	DE000NG2V1R9	2000000	ING Short Commodity Open End Turbo Certificate
103090	NG2V1S	DE000NG2V1S7	2000000	ING Short Commodity Open End Turbo Certificate
103091	NG2V1T	DE000NG2V1T5	2000000	ING Short Commodity Open End Turbo Certificate
103092	NG2V1U	DE000NG2V1U3	2000000	ING Short Commodity Open End Turbo Certificate
103093	NG2V1V	DE000NG2V1V1	2000000	ING Short Commodity Open End Turbo Certificate
103094	NG2V1W	DE000NG2V1W9	2000000	ING Short Commodity Open End Turbo Certificate
103095	NG2V1X	DE000NG2V1X7	2000000	ING Short Commodity Open End Turbo Certificate
103096	NG2V1Y	DE000NG2V1Y5	2000000	ING Short Commodity Open End Turbo Certificate
103097	NG2V1Z	DE000NG2V1Z2	2000000	ING Short Commodity Open End Turbo Certificate
103098	NG2V10	DE000NG2V109	2000000	ING Short Commodity Open End Turbo Certificate
103099	NG2V11	DE000NG2V117	2000000	ING Short Commodity Open End Turbo Certificate
103100	NG2V12	DE000NG2V125	2000000	ING Short Commodity Open End Turbo Certificate
103101	NG2V13	DE000NG2V133	2000000	ING Short Commodity Open End Turbo Certificate
103102	NG2V14	DE000NG2V141	2000000	ING Short 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:	Short Certificates
3	Number of Certificates being issued:	As specified in the table below
4	Issue Price per Certificate:	As specified in the table below
5	Trade Date:	11 November 2019
6	Issue Date:	13 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
103077	DE000NG2V1D9	2000000	0.02	1466.8300000000	3.5	5.0	3.0	20.0	0.0	1466.8300000000	0.01	0.1	USD
103078	DE000NG2V1E7	2000000	0.16	1468.3300000000	3.5	5.0	3.0	20.0	0.0	1468.3300000000	0.01	0.1	USD
103079	DE000NG2V1F4	2000000	0.29	1469.8300000000	3.5	5.0	3.0	20.0	0.0	1469.8300000000	0.01	0.1	USD
103080	DE000NG2V1G2	2000000	0.43	1471.3300000000	3.5	5.0	3.0	20.0	0.0	1471.3300000000	0.01	0.1	USD
103081	DE000NG2V1H0	2000000	0.57	1472.8300000000	3.5	5.0	3.0	20.0	0.0	1472.8300000000	0.01	0.1	USD
103082	DE000NG2V1J6	2000000	0.7	1474.3300000000	3.5	5.0	3.0	20.0	0.0	1474.3300000000	0.01	0.1	USD
103083	DE000NG2V1K4	2000000	0.84	1475.8300000000	3.5	5.0	3.0	20.0	0.0	1475.8300000000	0.01	0.1	USD
103084	DE000NG2V1L2	2000000	0.97	1477.3300000000	3.5	5.0	3.0	20.0	0.0	1477.3300000000	0.01	0.1	USD
103085	DE000NG2V1M0	2000000	1.11	1478.8300000000	3.5	5.0	3.0	20.0	0.0	1478.8300000000	0.01	0.1	USD
103086	DE000NG2V1N8	2000000	1.24	1480.3300000000	3.5	5.0	3.0	20.0	0.0	1480.3300000000	0.01	0.1	USD
103087	DE000NG2V1P3	2000000	1.38	1481.8300000000	3.5	5.0	3.0	20.0	0.0	1481.8300000000	0.01	0.1	USD
103088	DE000NG2V1Q1	2000000	1.52	1483.3300000000	3.5	5.0	3.0	20.0	0.0	1483.3300000000	0.01	0.1	USD
103089	DE000NG2V1R9	2000000	1.65	1484.8300000000	3.5	5.0	3.0	20.0	0.0	1484.8300000000	0.01	0.1	USD
103090	DE000NG2V1S7	2000000	1.79	1486.3300000000	3.5	5.0	3.0	20.0	0.0	1486.3300000000	0.01	0.1	USD
103091	DE000NG2V1T5	2000000	0.29	17.2987000000	3.5	5.0	4.0	20.0	0.0	17.2987000000	0.0001	1.0	USD
103092	DE000NG2V1U	2000000	0.47	17.4987000000	3.5	5.0	4.0	20.0	0.0	17.4987000000	0.0001	1.0	USD

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103093	DE000NG2V1V 1	2000000	0.65	17.6987000 000	3.5	5.0	4.0	20.0	0.0	17.6987000 000	0.0001	1.0	USD
103094	DE000NG2V1W 9	2000000	0.35	62.2200000 000	3.5	5.0	7.5	20.0	0.0	62.2200000 000	0.01	1.0	USD
103095	DE000NG2V1X 7	2000000	0.14	911.020000 0000	3.5	5.0	5.0	20.0	0.0	911.020000 0000	0.01	0.01	USD
103096	DE000NG2V1Y 5	2000000	0.23	921.020000 0000	3.5	5.0	5.0	20.0	0.0	921.020000 0000	0.01	0.01	USD
103097	DE000NG2V1Z2	2000000	0.32	931.020000 0000	3.5	5.0	5.0	20.0	0.0	931.020000 0000	0.01	0.01	USD
103098	DE000NG2V109	2000000	3.41	1272.74000 00000	3.5	5.0	5.0	20.0	0.0	1272.74000 00000	0.01	0.01	USD
103099	DE000NG2V117	2000000	3.51	1282.74000 00000	3.5	5.0	5.0	20.0	0.0	1282.74000 00000	0.01	0.01	USD
103100	DE000NG2V125	2000000	3.6	1292.74000 00000	3.5	5.0	5.0	20.0	0.0	1292.74000 00000	0.01	0.01	USD
103101	DE000NG2V133	2000000	3.69	1302.74000 00000	3.5	5.0	5.0	20.0	0.0	1302.74000 00000	0.01	0.01	USD
103102	DE000NG2V141	2000000	3.78	1312.74000 00000	3.5	5.0	5.0	20.0	0.0	1312.74000 00000	0.01	0.01	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
103077	DE000N G2V1D9	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
103078	DE000N G2V1E7	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
103079	DE000N G2V1F4	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
103080	DE000N G2V1G2	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
103081	DE000N G2V1H0	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
103082	DE000N G2V1J6	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
103083	DE000N G2V1K4	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
103084	DE000N G2V1L2	Gold	Gold-Spot	GOLD SPOT \$/OZ	The spot	Not Applicable	Not Applicable.	Not Applicable	The close of trading

				(Bloomberg code: XAU <Crncy>)	price	e.		e	on the Exchange
103085	DE000N G2V1M0	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
103086	DE000N G2V1N8	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
103087	DE000N G2V1P3	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
103088	DE000N G2V1Q1	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
103089	DE000N G2V1R9	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
103090	DE000N G2V1S7	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
103091	DE000N G2V1T5	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
103092	DE000N G2V1U3	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
103093	DE000N G2V1V1	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
103094	DE000N G2V1W9	Brent Crude Oil	Oil-Brent-ICE	Initially Bloomberg code: COF0 <Cmdty> and after the first Rollover Date the Bloomberg	The spot price	Not Applicable.	Not Applicable.	Not Applicable.	The close of trading on the Exchange

				page referring to the relevant Futures Contract.					
103095	DE000NG2V1X7	Platinum	Platinum-Spot	PLATINUM SPOT \$/OZ (Bloomberg code: XPT <Cmcy>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable.	The close of trading on the Exchange
103096	DE000NG2V1Y5	Platinum	Platinum-Spot	PLATINUM SPOT \$/OZ (Bloomberg code: XPT <Cmcy>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable.	The close of trading on the Exchange
103097	DE000NG2V1Z2	Platinum	Platinum-Spot	PLATINUM SPOT \$/OZ (Bloomberg code: XPT <Cmcy>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable.	The close of trading on the Exchange
103098	DE000NG2V109	Platinum	Platinum-Spot	PLATINUM SPOT \$/OZ (Bloomberg code: XPT <Cmcy>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable.	The close of trading on the Exchange
103099	DE000NG2V117	Platinum	Platinum-Spot	PLATINUM SPOT \$/OZ (Bloomberg code: XPT <Cmcy>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable.	The close of trading on the Exchange
103100	DE000NG2V125	Platinum	Platinum-Spot	PLATINUM SPOT \$/OZ (Bloomberg code: XPT <Cmcy>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable.	The close of trading on the Exchange
103101	DE000NG2V133	Platinum	Platinum-Spot	PLATINUM SPOT \$/OZ (Bloomberg code: XPT <Cmcy>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable.	The close of trading on the Exchange
103102	DE000NG2V141	Platinum	Platinum-Spot	PLATINUM SPOT \$/OZ (Bloomberg code: XPT <Cmcy>)	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 <Cmnty>)
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
DE000NG2V1D9	Not Applicable	NG2V1D
DE000NG2V1E7	Not Applicable	NG2V1E
DE000NG2V1F4	Not Applicable	NG2V1F
DE000NG2V1G2	Not Applicable	NG2V1G
DE000NG2V1H0	Not Applicable	NG2V1H
DE000NG2V1J6	Not Applicable	NG2V1J
DE000NG2V1K4	Not Applicable	NG2V1K
DE000NG2V1L2	Not Applicable	NG2V1L
DE000NG2V1M0	Not Applicable	NG2V1M
DE000NG2V1N8	Not Applicable	NG2V1N
DE000NG2V1P3	Not Applicable	NG2V1P
DE000NG2V1Q1	Not Applicable	NG2V1Q
DE000NG2V1R9	Not Applicable	NG2V1R
DE000NG2V1S7	Not Applicable	NG2V1S
DE000NG2V1T5	Not Applicable	NG2V1T
DE000NG2V1U3	Not Applicable	NG2V1U
DE000NG2V1V1	Not Applicable	NG2V1V
DE000NG2V1W9	Not Applicable	NG2V1W
DE000NG2V1X7	Not Applicable	NG2V1X
DE000NG2V1Y5	Not Applicable	NG2V1Y
DE000NG2V1Z2	Not Applicable	NG2V1Z
DE000NG2V109	Not Applicable	NG2V10
DE000NG2V117	Not Applicable	NG2V11
DE000NG2V125	Not Applicable	NG2V12

DE000NG2V133	Not Applicable	NG2V13
DE000NG2V141	Not Applicable	NG2V14

(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**