

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 21 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
103688	NG2WKC	DE000NG2WKC1	2000000	ING Short Share Mini Future Certificate
103689	NG2WKD	DE000NG2WKD9	2000000	ING Short Share Mini Future Certificate
103690	NG2WKE	DE000NG2WKE7	2000000	ING Short Share Mini Future Certificate
103691	NG2WKF	DE000NG2WKF4	2000000	ING Short Share Mini Future Certificate
103692	NG2WKG	DE000NG2WKG2	2000000	ING Short Share Mini Future Certificate
103693	NG2WKH	DE000NG2WKH0	2000000	ING Short Share Mini Future Certificate
103694	NG2WKJ	DE000NG2WKJ6	2000000	ING Short Share Mini Future Certificate
103695	NG2WKK	DE000NG2WKK4	2000000	ING Short Share Mini Future Certificate
103696	NG2WKL	DE000NG2WKL2	2000000	ING Short Share Mini Future Certificate
103697	NG2WKM	DE000NG2WKM0	2000000	ING Short Share Mini Future Certificate
103698	NG2WKN	DE000NG2WKN8	2000000	ING Short Share Mini Future Certificate
103699	NG2WKP	DE000NG2WKP3	2000000	ING Short Share Mini Future Certificate
103700	NG2WKQ	DE000NG2WKQ1	175000	ING Short Share Mini Future Certificate
103701	NG2WKR	DE000NG2WKR9	175000	ING Short Share Mini Future Certificate
103702	NG2WKS	DE000NG2WKS7	175000	ING Short Share Mini Future Certificate
103703	NG2WKT	DE000NG2WKT5	2000000	ING Short Share Mini Future Certificate
103704	NG2WКУ	DE000NG2WКУ3	2000000	ING Short Share Mini Future Certificate
103705	NG2WKV	DE000NG2WKV1	2000000	ING Short Share Mini Future Certificate
103706	NG2WKW	DE000NG2WKW9	2000000	ING Short Share Mini Future Certificate
103707	NG2WKX	DE000NG2WKX7	1000000	ING Short Share Mini Future 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:	Share Certificates
	(b) Whether such Certificates are Best Certificates, Limited Certificates, Open Ended Certificates or Fixed Leverage.	Open Ended Certificates (Marketing name: Mini Futures)
	(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:	22 November 2019
6	Issue Date:	26 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 Share 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
103688	DE000NG2WKC1	2000000	6.23	176.369600000	3.5	3.5	5.0	20.0	0.0	167.500000000	0.1	0.1	EUR
103689	DE000NG2WKD9	2000000	6.63	180.369600000	3.5	3.5	5.0	20.0	0.0	171.300000000	0.1	0.1	EUR
103690	DE000NG2WKE7	2000000	2.18	239.371300000	3.5	5.0	5.0	20.0	0.0	227.400000000	0.1	0.1	EUR
103691	DE000NG2WKF4	2000000	2.26	198.052300000	3.5	5.0	7.5	20.0	0.0	183.000000000	1.0	0.1	EUR
103692	DE000NG2WKG2	2000000	2.46	200.052300000	3.5	5.0	7.5	20.0	0.0	185.000000000	1.0	0.1	EUR
103693	DE000NG2WKH0	2000000	4.74	120.729100000	3.5	5.0	7.5	20.0	0.0	111.600000000	0.1	0.1	EUR
103694	DE000NG2WKJ6	2000000	4.94	122.729100000	3.5	5.0	7.5	20.0	0.0	113.500000000	0.1	0.1	EUR
103695	DE000NG2WKK4	2000000	5.14	124.729100000	3.5	5.0	7.5	20.0	0.0	115.300000000	0.1	0.1	EUR
103696	DE000NG2WKL2	2000000	5.34	126.729100000	3.5	5.0	7.5	20.0	0.0	117.200000000	0.1	0.1	EUR
103697	DE000NG2WKM0	2000000	1.78	20.721700000	3.5	5.0	5.0	20.0	0.0	19.600000000	0.1	1.0	EUR
103698	DE000NG2WKN8	2000000	2.18	21.121700000	3.5	5.0	5.0	20.0	0.0	20.000000000	0.1	1.0	EUR
103699	DE000NG2WKP3	2000000	4.34	300.858400000	3.5	5.0	5.0	20.0	0.0	285.800000000	0.1	0.1	EUR
103700	DE000NG2WQ1	175000	0.95	9.259700000	3.5	5.0	7.5	20.0	0.0	8.500000000	0.1	1.0	EUR
103701	DE000NG2WQR9	175000	1.1	9.410300000	3.5	5.0	7.5	20.0	0.0	8.700000000	0.1	1.0	EUR
103702	DE000NG2WKS7	175000	1.26	9.563400000	3.5	5.0	7.5	20.0	0.0	8.800000000	0.1	1.0	EUR
103703	DE000NG2WKT	2000000	1.15	115.310000	3.5	5.0	7.5	20.0	0.0	106.660000	0.01	0.1	EUR

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103704	DE000NG2WK U3	2000000	0.6	75.2600000 000	3.5	5.0	7.5	20.0	0.0	69.6200000 000	0.01	0.1	EUR
103705	DE000NG2WK V1	2000000	0.23	20.7175000 000	3.5	5.0	10.0	20.0	0.0	18.6400000 000	0.01	0.1	EUR
103706	DE000NG2WK W9	2000000	0.29	21.3583000 000	3.5	5.0	10.0	20.0	0.0	19.2200000 000	0.01	0.1	EUR
103707	DE000NG2WK X7	1000000	1.74	152.277500 0000	3.5	5.0	10.0	20.0	0.0	137.040000 0000	0.01	0.1	EUR

ADDITIONAL SPECIFIC PRODUCT RELATED PROVISIONS:

24	Index Certificate Provisions	Not Applicable
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25	Share Certificate Provisions	Applicable
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Series Number of the Certificates	ISIN Code	(i) Share	(ii) Share Issuer	(iii) Exchange	(iv) Exchange Traded Fund	(v) Notional Dividend Period
103688	DE000NG2WKC1	Ordinary Shares issued by the Share Issuer (ISIN code: DE0007236101) (Bloomberg code: SIE GY <Equity>)	Siemens AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
103689	DE000NG2WKD9	Ordinary Shares issued by the Share Issuer (ISIN code: DE0007236101) (Bloomberg code: SIE GY <Equity>)	Siemens AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
103690	DE000NG2WKE7	Ordinary Shares issued by the Share Issuer (ISIN code: DE0008404005) (Bloomberg code: ALV GY <Equity>)	Allianz SE	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
103691	DE000NG2WKF4	Preferred Shares issued by the Share Issuer (ISIN code: DE0007664039) (Bloomberg code: VOW3 GY <Equity>)	Volkswagen AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
103692	DE000NG2WKG2	Preferred Shares issued by the Share Issuer (ISIN code: DE0007664039) (Bloomberg code: VOW3 GY <Equity>)	Volkswagen AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
103693	DE000NG2WKH0	Ordinary Shares issued by the Share Issuer (ISIN code:	Bayerische Motoren Werke AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate

		DE0005190003) (Bloomberg code: BMW GY <Equity>)				Conditions
103694	DE000NG2WKJ 6	Ordinary Shares issued by the Share Issuer (ISIN code: DE0005190003) (Bloomberg code: BMW GY <Equity>)	Bayerische Motoren Werke AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
103695	DE000NG2WKK 4	Ordinary Shares issued by the Share Issuer (ISIN code: DE0005190003) (Bloomberg code: BMW GY <Equity>)	Bayerische Motoren Werke AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
103696	DE000NG2WKL 2	Ordinary Shares issued by the Share Issuer (ISIN code: DE0005190003) (Bloomberg code: BMW GY <Equity>)	Bayerische Motoren Werke AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
103697	DE000NG2WK M0	Ordinary Shares issued by the Share Issuer (ISIN code: DE0006231004) (Bloomberg code: IFX GY <Equity>)	Infineon Technologies AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
103698	DE000NG2WKN 8	Ordinary Shares issued by the Share Issuer (ISIN code: DE0006231004) (Bloomberg code: IFX GY <Equity>)	Infineon Technologies AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
103699	DE000NG2WKP 3	Ordinary Shares issued by the Share Issuer (ISIN code: DE0008430026) (Bloomberg code: MUV2 GY <Equity>)	Muenchener Rueckversicheru ngs AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
103700	DE000NG2WKQ 1	Ordinary Shares issued by the Share Issuer (ISIN code:	Aixtron SE NA	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate

		DE000A0WMPJ 6) (Bloomberg code: AIXA GR <Equity>)				Conditions
103701	DE000NG2WKR 9	Ordinary Shares issued by the Share Issuer (ISIN code: DE000A0WMPJ 6) (Bloomberg code: AIXA GR <Equity>)	Aixtron SE NA	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
103702	DE000NG2WKS 7	Ordinary Shares issued by the Share Issuer (ISIN code: DE000A0WMPJ 6) (Bloomberg code: AIXA GR <Equity>)	Aixtron SE NA	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
103703	DE000NG2WKT 5	Ordinary Shares issued by the Share Issuer (ISIN code: DE0006632003) (Bloomberg code: MOR GY <Equity>)	Morphosys AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
103704	DE000NG2WKU 3	Ordinary Shares issued by the Share Issuer (ISIN code: DE000BASF111) (Bloomberg code: BAS GY <Equity>)	BASF SE	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
103705	DE000NG2WKV 1	Ordinary Shares issued by the Share Issuer (ISIN code: DE0005664809) (Bloomberg code: EVT GY <Equity>)	Evotec AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
103706	DE000NG2WK W9	Ordinary Shares issued by the Share Issuer (ISIN code: DE0005664809) (Bloomberg code: EVT GY <Equity>)	Evotec AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
103707	DE000NG2WKX 7	Ordinary Shares issued by the Share Issuer (ISIN code:	Airbus	Euronext Paris	Not Applicable	As specified in the Index Certificate

		NL0000235190) (Bloomberg code: AIR FP <Equity>)				Conditions
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.
Siemens AG	The return on the Certificates is linked to the performance of the underlying Share. The price of the Share may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Share will affect the value of the Certificates. Information and details of the past and future performance of the Share and its volatility can be obtained from Bloomberg (Bloomberg code: SIE GY <Equity>)
BASF SE	The return on the Certificates is linked to the performance of the underlying Share. The price of the Share may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Share will affect the value of the Certificates. Information and details of the past and future performance of the Share and its volatility can be obtained from Bloomberg (Bloomberg code: BAS GY <Equity>)

Morphosys AG	<p>The return on the Certificates is linked to the performance of the underlying Share. The price of the Share may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Share will affect the value of the Certificates.</p> <p>Information and details of the past and future performance of the Share and its volatility can be obtained from Bloomberg (Bloomberg code: MOR GY <Equity>)</p>
Infineon Technologies AG	<p>The return on the Certificates is linked to the performance of the underlying Share. The price of the Share may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Share will affect the value of the Certificates.</p> <p>Information and details of the past and future performance of the Share and its volatility can be obtained from Bloomberg (Bloomberg code: IFX GY <Equity>)</p>
Aixtron SE NA	<p>The return on the Certificates is linked to the performance of the underlying Share. The price of the Share may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Share will affect the value of the Certificates.</p> <p>Information and details of the past and future performance of the Share and its volatility can be obtained from Bloomberg (Bloomberg code: AIXA GR <Equity>)</p>
Bayerische Motoren Werke AG	<p>The return on the Certificates is linked to the performance of the underlying Share. The price of the Share may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Share will affect the value of the Certificates.</p> <p>Information and details of the past and future performance of the Share and its volatility can be obtained from Bloomberg (Bloomberg code: BMW GY <Equity>)</p>
Allianz SE	<p>The return on the Certificates is linked to the performance of the underlying Share. The price of the Share may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Share will affect the value of the Certificates.</p> <p>Information and details of the past and future performance of the Share and its volatility can be obtained from Bloomberg (Bloomberg code: ALV GY <Equity>)</p>
Evotec AG	<p>The return on the Certificates is linked to the performance of the underlying Share. The price of the Share may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Share will affect the value of the Certificates.</p> <p>Information and details of the past and future performance of the Share and its volatility can be obtained from Bloomberg (Bloomberg code: EVT GY <Equity>)</p>
Volkswagen AG	<p>The return on the Certificates is linked to the performance of the underlying Share. The price of the Share may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Share will affect the value of the Certificates.</p> <p>Information and details of the past and future performance of the Share and its volatility can be obtained from Bloomberg (Bloomberg code: VOW3 GY <Equity>)</p>

Airbus	<p>The return on the Certificates is linked to the performance of the underlying Share. The price of the Share may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Share will affect the value of the Certificates.</p> <p>Information and details of the past and future performance of the Share and its volatility can be obtained from Bloomberg (Bloomberg code: AIR FP <Equity>)</p>
Muenchener Rueckversicherungs AG	<p>The return on the Certificates is linked to the performance of the underlying Share. The price of the Share may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Share will affect the value of the Certificates.</p> <p>Information and details of the past and future performance of the Share and its volatility can be obtained from Bloomberg (Bloomberg code: MUV2 GY <Equity>)</p>

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
DE000NG2WKC1	Not Applicable	NG2WKC
DE000NG2WKD9	Not Applicable	NG2WKD
DE000NG2WKE7	Not Applicable	NG2WKE
DE000NG2WKF4	Not Applicable	NG2WKF
DE000NG2WKG2	Not Applicable	NG2WKG
DE000NG2WKH0	Not Applicable	NG2WKH
DE000NG2WKJ6	Not Applicable	NG2WKJ
DE000NG2WKK4	Not Applicable	NG2WKK
DE000NG2WKL2	Not Applicable	NG2WKL
DE000NG2WKM0	Not Applicable	NG2WKM
DE000NG2WKN8	Not Applicable	NG2WKN
DE000NG2WKP3	Not Applicable	NG2WKP
DE000NG2WKQ1	Not Applicable	NG2WKQ
DE000NG2WKR9	Not Applicable	NG2WKR
DE000NG2WKS7	Not Applicable	NG2WKS
DE000NG2WKT5	Not Applicable	NG2WKT
DE000NG2WKU3	Not Applicable	NG2WKU
DE000NG2WKV1	Not Applicable	NG2WKV
DE000NG2WKW9	Not Applicable	NG2WKW
DE000NG2WKX7	Not Applicable	NG2WKX

(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**