

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
144,359	NG3067	DE000NG30673	250,000	ING Long Index Open End Turbo Certificate
144,360	NG3068	DE000NG30681	250,000	ING Long Index Open End Turbo Certificate
144,361	NG3069	DE000NG30699	250,000	ING Long Index Open End Turbo Certificate
144,362	NG307A	DE000NG307A7	250,000	ING Long Index Open End Turbo Certificate
144,363	NG307B	DE000NG307B5	250,000	ING Long Index Open End Turbo Certificate
144,364	NG307C	DE000NG307C3	250,000	ING Long Index Open End Turbo Certificate
144,365	NG307D	DE000NG307D1	250,000	ING Long Index Open End Turbo Certificate
144,366	NG307E	DE000NG307E9	250,000	ING Long Index Open End Turbo Certificate
144,367	NG307F	DE000NG307F6	250,000	ING Long Index Open End Turbo Certificate
144,368	NG307G	DE000NG307G4	250,000	ING Long Index Open End Turbo Certificate
144,369	NG307H	DE000NG307H2	250,000	ING Long Index Open End Turbo Certificate
144,370	NG307J	DE000NG307J8	250,000	ING Long Index Open End Turbo Certificate
144,371	NG307K	DE000NG307K6	250,000	ING Long Index Open End Turbo Certificate
144,372	NG307L	DE000NG307L4	250,000	ING Long Index Open End Turbo Certificate
144,373	NG307M	DE000NG307M2	250,000	ING Long Index Open End Turbo Certificate
144,374	NG307N	DE000NG307N0	250,000	ING Long Index Open End Turbo Certificate
144,375	NG307P	DE000NG307P5	250,000	ING Long Index Open End Turbo Certificate
144,376	NG307Q	DE000NG307Q3	250,000	ING Long Index Open End Turbo Certificate
144,377	NG307R	DE000NG307R1	250,000	ING Long Index Open End Turbo Certificate
144,378	NG307S	DE000NG307S9	250,000	ING Long Index Open End Turbo Certificate
144,379	NG307T	DE000NG307T7	250,000	ING Long Index Open End Turbo Certificate
144,380	NG307U	DE000NG307U5	250,000	ING Long Index Open End Turbo Certificate

144,381	NG307V	DE000NG307V3	250,000	ING Long Index Open End Turbo Certificate
144,382	NG307W	DE000NG307W1	250,000	ING Long Index Open End Turbo Certificate
144,383	NG307X	DE000NG307X9	250,000	ING Long Index Open End Turbo Certificate
144,384	NG307Y	DE000NG307Y7	250,000	ING Long Index Open End Turbo Certificate
144,385	NG307Z	DE000NG307Z4	250,000	ING Long Index Open End Turbo Certificate
144,386	NG3070	DE000NG30707	250,000	ING Long Index Open End Turbo Certificate
144,387	NG3071	DE000NG30715	250,000	ING Long Index Open End Turbo Certificate
144,388	NG3072	DE000NG30723	250,000	ING Long Index Open End Turbo Certificate
144,389	NG3073	DE000NG30731	250,000	ING Long Index Open End Turbo Certificate
144,390	NG3074	DE000NG30749	250,000	ING Long Index Open End Turbo Certificate
144,391	NG3075	DE000NG30756	250,000	ING Long Index Open End Turbo Certificate
144,392	NG3076	DE000NG30764	250,000	ING Long Index Open End Turbo Certificate
144,393	NG3077	DE000NG30772	250,000	ING Long Index Open End Turbo Certificate
144,394	NG3078	DE000NG30780	500,000	ING Long Index Open End Turbo Certificate
144,395	NG3079	DE000NG30798	500,000	ING Long Index Open End Turbo Certificate
144,396	NG308A	DE000NG308A5	150,000	ING Long Index Open End Turbo Certificate
144,397	NG308B	DE000NG308B3	150,000	ING Long Index Open End Turbo Certificate
144,398	NG308C	DE000NG308C1	150,000	ING Long Index Open End Turbo Certificate
144,399	NG308D	DE000NG308D9	150,000	ING Long Index Open End Turbo Certificate
144,400	NG308E	DE000NG308E7	150,000	ING Long Index Open End Turbo Certificate
144,401	NG308F	DE000NG308F4	150,000	ING Long Index Open End Turbo Certificate
144,402	NG308G	DE000NG308G2	1,000,000	ING Long Index Open End Turbo Certificate
144,403	NG308H	DE000NG308H0	1,000,000	ING Long Index Open End Turbo Certificate
144,404	NG308J	DE000NG308J6	1,000,000	ING Long Index Open End Turbo Certificate
144,405	NG308K	DE000NG308K4	1,000,000	ING Long Index Open End Turbo Certificate
144,406	NG308L	DE000NG308L2	1,000,000	ING Long Index Open End Turbo Certificate
144,407	NG308M	DE000NG308M0	1,000,000	ING Long Index Open End Turbo Certificate
144,408	NG308N	DE000NG308N8	1,000,000	ING Long Index Open End Turbo Certificate

144,409	NG308P	DE000NG308P3	1,000,000	ING Long Index Open End Turbo Certificate
144,410	NG308Q	DE000NG308Q1	1,000,000	ING Long Index Open End Turbo Certificate
144,411	NG308R	DE000NG308R9	1,000,000	ING Long Index Open End Turbo Certificate
144,412	NG308S	DE000NG308S7	1,000,000	ING Long Index Open End Turbo Certificate
144,413	NG308T	DE000NG308T5	1,000,000	ING Long Index Open End Turbo Certificate
144,414	NG308U	DE000NG308U3	1,000,000	ING Long Index Open End Turbo Certificate
144,415	NG308V	DE000NG308V1	1,000,000	ING Long Index Open End Turbo Certificate
144,416	NG308W	DE000NG308W9	1,000,000	ING Long Index Open End Turbo Certificate
144,417	NG308X	DE000NG308X7	1,000,000	ING Long Index Open End Turbo Certificate
144,418	NG308Y	DE000NG308Y5	1,000,000	ING Long Index Open End Turbo Certificate
144,419	NG308Z	DE000NG308Z2	1,000,000	ING Long Index Open End Turbo Certificate
144,420	NG3080	DE000NG30806	1,000,000	ING Long Index Open End Turbo Certificate
144,421	NG3081	DE000NG30814	1,000,000	ING Long Index Open End Turbo Certificate
144,422	NG3082	DE000NG30822	1,000,000	ING Long Index Open End Turbo Certificate
144,423	NG3083	DE000NG30830	1,000,000	ING Long Index Open End Turbo Certificate
144,424	NG3084	DE000NG30848	1,000,000	ING Long Index Open End Turbo Certificate
144,425	NG3085	DE000NG30855	1,000,000	ING Long Index Open End Turbo Certificate
144,426	NG3086	DE000NG30863	1,000,000	ING Long Index Open End Turbo Certificate
144,427	NG3087	DE000NG30871	1,000,000	ING Long Index Open End Turbo Certificate
144,428	NG3088	DE000NG30889	200,000	ING Long Index Open End Turbo Certificate
144,429	NG3089	DE000NG30897	200,000	ING Long Index Open End Turbo Certificate
144,430	NG309A	DE000NG309A3	200,000	ING Long Index Open End Turbo Certificate
144,431	NG309B	DE000NG309B1	1,000,000	ING Long Index Open End Turbo Certificate
144,432	NG309C	DE000NG309C9	1,000,000	ING Long Index Open End Turbo Certificate
144,433	NG309D	DE000NG309D7	1,000,000	ING Long Index Open End Turbo Certificate
144,434	NG309E	DE000NG309E5	1,000,000	ING Long Index Open End Turbo Certificate
144,435	NG309F	DE000NG309F2	1,000,000	ING Long Index Open End Turbo Certificate
144,436	NG309G	DE000NG309G0	1,000,000	ING Long Index Open End Turbo Certificate

144,437	NG309H	DE000NG309H8	1,000,000	ING Long Index Open End Turbo Certificate
144,438	NG309J	DE000NG309J4	1,000,000	ING Long Index Open End Turbo Certificate
144,439	NG309K	DE000NG309K2	1,000,000	ING Long Index Open End Turbo Certificate
144,440	NG309L	DE000NG309L0	1,000,000	ING Long Index Open End Turbo Certificate
144,441	NG309M	DE000NG309M8	1,000,000	ING Long Index Open End Turbo Certificate
144,442	NG309N	DE000NG309N6	1,000,000	ING Long Index Open End Turbo Certificate
144,443	NG309P	DE000NG309P1	1,000,000	ING Long Index Open End Turbo Certificate
144,444	NG309Q	DE000NG309Q9	1,000,000	ING Long Index Open End Turbo Certificate
144,445	NG309R	DE000NG309R7	1,000,000	ING Long Index Open End Turbo Certificate
144,446	NG309S	DE000NG309S5	1,000,000	ING Long Index Open End Turbo Certificate
144,447	NG309T	DE000NG309T3	1,000,000	ING Long Index Open End Turbo Certificate
144,448	NG309U	DE000NG309U1	1,000,000	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 those Public Offer Jurisdictions 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 1 of the Prospectus Regulation or to supplement a prospectus pursuant to Article 23 of the Prospectus Regulation, 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.

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.

IBEX 35 Index is provided by Bolsas y Mercados Españoles. Bolsas y Mercados Españoles does not appear in the register of administrators and benchmarks established and maintained by ESMA pursuant to Article 36 of the Benchmarks Regulation.

EURO STOXX 50® (Price) Index is provided by Stoxx Ltd.. Stoxx Ltd. appears in the register of administrators and benchmarks established and maintained by ESMA pursuant to Article 36 of the Benchmarks Regulation.

DAX® Index is provided by Stoxx Ltd. Stoxx Ltd appears in the register of administrators and benchmarks established and maintained by ESMA pursuant to Article 36 of the Benchmarks Regulation.

NASDAQ 100 Stock Index is provided by The Nasdaq Stock Market, Inc.. The Nasdaq Stock Market, Inc. does not appear in the register of administrators and benchmarks established and maintained by ESMA pursuant to Article 36 of the Benchmarks 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 Benchmarks Regulation.

Dow Jones Industrial Average Index is provided by S&P Dow Jones Indices LLC. S&P Dow Jones Indices LLC appears in the register of administrators and benchmarks established and maintained by ESMA pursuant to Article 36 of the Benchmarks Regulation.

MDAX Index is provided by Stoxx Ltd.. Stoxx Ltd. appears in the register of administrators and benchmarks established and maintained by ESMA pursuant to Article 36 of the Benchmarks Regulation.

As far as the Issuer is aware, the transitional provisions in Article 51 of the Benchmarks Regulation apply, such that The Nasdaq Stock Market, Inc., Euronext and Bolsas y Mercados Españoles are currently not required to obtain authorisation or registration (or, if located outside the European Union, recognition, endorsement or equivalence).

PART A – CONTRACTUAL TERMS

These Final Terms have been prepared for the purpose of Article 8 of Regulation (EU) 2017/1129, as amended, and must be read in conjunction with the base prospectus consisting of separate documents (i.e. (i) the securities note dated 8 May 2020 and its supplement(s) (if any) (the “**Securities Note**”) and (ii) the registration document of ING Bank N.V. (the “**Issuer**”) dated 27 March 2020, and its supplement(s) (if any)) (the “**Registration Document**” and together with the Securities Note, the “**Prospectus**”) pertaining to the Issuer’s Certificates Programme. 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 the Prospectus which constitutes a base prospectus for the purposes of Regulation (EU) 2017/1129, as amended or superseded (the “**Prospectus Regulation**”). Full information on the Issuer and the offer of the Certificates is only available on the basis of the Prospectus, any supplements thereto and these Final Terms. The Prospectus and any supplements thereto are available for viewing at the Issuer’s website (www.ingmarkets.com) and copies 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 websites www.ingmarkets.de, www.ingsprinters.nl and www.ingturbos.fr.

Prospective investors should carefully consider the section “Risk Factors” in the Prospectus.

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 Turbo, Sprinter Best or Turbo Best)
	(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 November 2020
6	Issue Date:	12 November 2020
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
144,359	DE000NG30673	250,000	0.99	12381.470000000	3.5	5.0	1.5	20.0	0.0	12381.470000000	0.01	0.01	EUR
144,360	DE000NG30681	250,000	1.04	12376.470000000	3.5	5.0	1.5	20.0	0.0	12376.470000000	0.01	0.01	EUR
144,361	DE000NG30699	250,000	1.09	12371.470000000	3.5	5.0	1.5	20.0	0.0	12371.470000000	0.01	0.01	EUR
144,362	DE000NG307A7	250,000	1.14	12366.470000000	3.5	5.0	1.5	20.0	0.0	12366.470000000	0.01	0.01	EUR
144,363	DE000NG307B5	250,000	1.19	12361.470000000	3.5	5.0	1.5	20.0	0.0	12361.470000000	0.01	0.01	EUR
144,364	DE000NG307C3	250,000	1.24	12356.470000000	3.5	5.0	1.5	20.0	0.0	12356.470000000	0.01	0.01	EUR
144,365	DE000NG307D1	250,000	1.29	12351.470000000	3.5	5.0	1.5	20.0	0.0	12351.470000000	0.01	0.01	EUR
144,366	DE000NG307E9	250,000	1.34	12346.470000000	3.5	5.0	1.5	20.0	0.0	12346.470000000	0.01	0.01	EUR
144,367	DE000NG307F6	250,000	1.39	12341.470000000	3.5	5.0	1.5	20.0	0.0	12341.470000000	0.01	0.01	EUR
144,368	DE000NG307G4	250,000	1.44	12336.470000000	3.5	5.0	1.5	20.0	0.0	12336.470000000	0.01	0.01	EUR
144,369	DE000NG307H2	250,000	1.49	12331.470000000	3.5	5.0	1.5	20.0	0.0	12331.470000000	0.01	0.01	EUR
144,370	DE000NG307J8	250,000	1.54	12326.470000000	3.5	5.0	1.5	20.0	0.0	12326.470000000	0.01	0.01	EUR
144,371	DE000NG307K6	250,000	1.59	12321.470000000	3.5	5.0	1.5	20.0	0.0	12321.470000000	0.01	0.01	EUR
144,372	DE000NG307L4	250,000	1.64	12316.470000000	3.5	5.0	1.5	20.0	0.0	12316.470000000	0.01	0.01	EUR

144,3 73	DE000NG 307M2	250,000	1.69	12311. 470000 0000	3.5	5.0	1.5	20.0	0.0	12311. 47000 00000	0.01	0.01	EUR
144,3 74	DE000NG 307N0	250,000	1.74	12306. 470000 0000	3.5	5.0	1.5	20.0	0.0	12306. 47000 00000	0.01	0.01	EUR
144,3 75	DE000NG 307P5	250,000	1.79	12301. 470000 0000	3.5	5.0	1.5	20.0	0.0	12301. 47000 00000	0.01	0.01	EUR
144,3 76	DE000NG 307Q3	250,000	1.84	12296. 470000 0000	3.5	5.0	1.5	20.0	0.0	12296. 47000 00000	0.01	0.01	EUR
144,3 77	DE000NG 307R1	250,000	1.89	12291. 470000 0000	3.5	5.0	1.5	20.0	0.0	12291. 47000 00000	0.01	0.01	EUR
144,3 78	DE000NG 307S9	250,000	1.94	12286. 470000 0000	3.5	5.0	1.5	20.0	0.0	12286. 47000 00000	0.01	0.01	EUR
144,3 79	DE000NG 307T7	250,000	1.99	12281. 470000 0000	3.5	5.0	1.5	20.0	0.0	12281. 47000 00000	0.01	0.01	EUR
144,3 80	DE000NG 307U5	250,000	2.04	12276. 470000 0000	3.5	5.0	1.5	20.0	0.0	12276. 47000 00000	0.01	0.01	EUR
144,3 81	DE000NG 307V3	250,000	2.09	12271. 470000 0000	3.5	5.0	1.5	20.0	0.0	12271. 47000 00000	0.01	0.01	EUR
144,3 82	DE000NG 307W1	250,000	2.14	12266. 470000 0000	3.5	5.0	1.5	20.0	0.0	12266. 47000 00000	0.01	0.01	EUR
144,3 83	DE000NG 307X9	250,000	2.19	12261. 470000 0000	3.5	5.0	1.5	20.0	0.0	12261. 47000 00000	0.01	0.01	EUR
144,3 84	DE000NG 307Y7	250,000	2.24	12256. 470000 0000	3.5	5.0	1.5	20.0	0.0	12256. 47000 00000	0.01	0.01	EUR
144,3 85	DE000NG 307Z4	250,000	2.29	12251. 470000 0000	3.5	5.0	1.5	20.0	0.0	12251. 47000 00000	0.01	0.01	EUR
144,3 86	DE000NG 30707	250,000	2.34	12246. 470000 0000	3.5	5.0	1.5	20.0	0.0	12246. 47000 00000	0.01	0.01	EUR
144,3 87	DE000NG 30715	250,000	2.39	12241. 470000 0000	3.5	5.0	1.5	20.0	0.0	12241. 47000 00000	0.01	0.01	EUR
144,3 88	DE000NG 30723	250,000	2.44	12236. 470000 0000	3.5	5.0	1.5	20.0	0.0	12236. 47000 00000	0.01	0.01	EUR
144,3 89	DE000NG 30731	250,000	2.49	12231. 470000 0000	3.5	5.0	1.5	20.0	0.0	12231. 47000 00000	0.01	0.01	EUR
144,3 90	DE000NG 30749	250,000	2.54	12226. 470000 0000	3.5	5.0	1.5	20.0	0.0	12226. 47000 00000	0.01	0.01	EUR
144,3 91	DE000NG 30756	250,000	2.59	12221. 470000 0000	3.5	5.0	1.5	20.0	0.0	12221. 47000 00000	0.01	0.01	EUR

144,3 92	DE000NG 30764	250,000	2.64	12216. 470000 0000	3.5	5.0	1.5	20.0	0.0	12216. 47000 00000	0.01	0.01	EUR
144,3 93	DE000NG 30772	250,000	2.69	12211. 470000 0000	3.5	5.0	1.5	20.0	0.0	12211. 47000 00000	0.01	0.01	EUR
144,3 94	DE000NG 30780	500,000	2.49	548.05 000000 00	3.5	5.0	2.0	20.0	0.0	548.05 00000 000	0.01	0.1	EUR
144,3 95	DE000NG 30798	500,000	3.56	537.30 000000 00	3.5	5.0	2.0	20.0	0.0	537.30 00000 000	0.01	0.1	EUR
144,3 96	DE000NG 308A5	150,000	0.26	28292. 850000 0000	3.5	5.0	2.0	20.0	0.0	28292. 85000 00000	0.01	0.01	USD
144,3 97	DE000NG 308B3	150,000	0.47	28267. 850000 0000	3.5	5.0	2.0	20.0	0.0	28267. 85000 00000	0.01	0.01	USD
144,3 98	DE000NG 308C1	150,000	0.68	28242. 850000 0000	3.5	5.0	2.0	20.0	0.0	28242. 85000 00000	0.01	0.01	USD
144,3 99	DE000NG 308D9	150,000	0.89	28217. 850000 0000	3.5	5.0	2.0	20.0	0.0	28217. 85000 00000	0.01	0.01	USD
144,4 00	DE000NG 308E7	150,000	1.1	28192. 850000 0000	3.5	5.0	2.0	20.0	0.0	28192. 85000 00000	0.01	0.01	USD
144,4 01	DE000NG 308F4	150,000	1.31	28167. 850000 0000	3.5	5.0	2.0	20.0	0.0	28167. 85000 00000	0.01	0.01	USD
144,4 02	DE000NG 308G2	1,000,000	0.58	3146.5 200000 000	3.5	5.0	2.0	20.0	0.0	3146.5 20000 0000	0.01	0.01	EUR
144,4 03	DE000NG 308H0	1,000,000	0.68	3136.5 200000 000	3.5	5.0	2.0	20.0	0.0	3136.5 20000 0000	0.01	0.01	EUR
144,4 04	DE000NG 308J6	1,000,000	0.78	3126.5 200000 000	3.5	5.0	2.0	20.0	0.0	3126.5 20000 0000	0.01	0.01	EUR
144,4 05	DE000NG 308K4	1,000,000	0.88	3116.5 200000 000	3.5	5.0	2.0	20.0	0.0	3116.5 20000 0000	0.01	0.01	EUR
144,4 06	DE000NG 308L2	1,000,000	0.98	3106.5 200000 000	3.5	5.0	2.0	20.0	0.0	3106.5 20000 0000	0.01	0.01	EUR
144,4 07	DE000NG 308M0	1,000,000	1.08	3096.5 200000 000	3.5	5.0	2.0	20.0	0.0	3096.5 20000 0000	0.01	0.01	EUR
144,4 08	DE000NG 308N8	1,000,000	1.18	3086.5 200000 000	3.5	5.0	2.0	20.0	0.0	3086.5 20000 0000	0.01	0.01	EUR
144,4 09	DE000NG 308P3	1,000,000	1.28	3076.5 200000 000	3.5	5.0	2.0	20.0	0.0	3076.5 20000 0000	0.01	0.01	EUR
144,4 10	DE000NG 308Q1	1,000,000	1.38	3066.5 200000 000	3.5	5.0	2.0	20.0	0.0	3066.5 20000 0000	0.01	0.01	EUR

144,4 11	DE000NG 308R9	1,000,000	1.48	3056.5 200000 000	3.5	5.0	2.0	20.0	0.0	3056.5 20000 0000	0.01	0.01	EUR
144,4 12	DE000NG 308S7	1,000,000	1.58	3046.5 200000 000	3.5	5.0	2.0	20.0	0.0	3046.5 20000 0000	0.01	0.01	EUR
144,4 13	DE000NG 308T5	1,000,000	1.68	3036.5 200000 000	3.5	5.0	2.0	20.0	0.0	3036.5 20000 0000	0.01	0.01	EUR
144,4 14	DE000NG 308U3	1,000,000	1.78	3026.5 200000 000	3.5	5.0	2.0	20.0	0.0	3026.5 20000 0000	0.01	0.01	EUR
144,4 15	DE000NG 308V1	1,000,000	1.88	3016.5 200000 000	3.5	5.0	2.0	20.0	0.0	3016.5 20000 0000	0.01	0.01	EUR
144,4 16	DE000NG 308W9	1,000,000	1.98	3006.5 200000 000	3.5	5.0	2.0	20.0	0.0	3006.5 20000 0000	0.01	0.01	EUR
144,4 17	DE000NG 308X7	1,000,000	2.08	2996.5 200000 000	3.5	5.0	2.0	20.0	0.0	2996.5 20000 0000	0.01	0.01	EUR
144,4 18	DE000NG 308Y5	1,000,000	2.18	2986.5 200000 000	3.5	5.0	2.0	20.0	0.0	2986.5 20000 0000	0.01	0.01	EUR
144,4 19	DE000NG 308Z2	1,000,000	2.28	2976.5 200000 000	3.5	5.0	2.0	20.0	0.0	2976.5 20000 0000	0.01	0.01	EUR
144,4 20	DE000NG 30806	1,000,000	2.38	2966.5 200000 000	3.5	5.0	2.0	20.0	0.0	2966.5 20000 0000	0.01	0.01	EUR
144,4 21	DE000NG 30814	1,000,000	2.48	2956.5 200000 000	3.5	5.0	2.0	20.0	0.0	2956.5 20000 0000	0.01	0.01	EUR
144,4 22	DE000NG 30822	1,000,000	2.58	2946.5 200000 000	3.5	5.0	2.0	20.0	0.0	2946.5 20000 0000	0.01	0.01	EUR
144,4 23	DE000NG 30830	1,000,000	2.68	2936.5 200000 000	3.5	5.0	2.0	20.0	0.0	2936.5 20000 0000	0.01	0.01	EUR
144,4 24	DE000NG 30848	1,000,000	2.78	2926.5 200000 000	3.5	5.0	2.0	20.0	0.0	2926.5 20000 0000	0.01	0.01	EUR
144,4 25	DE000NG 30855	1,000,000	0.25	6618.0 700000 000	3.5	5.0	5.0	20.0	0.0	6618.0 70000 0000	0.01	0.00 1	EUR
144,4 26	DE000NG 30863	1,000,000	0.38	6488.3 000000 000	3.5	5.0	5.0	20.0	0.0	6488.3 00000 0000	0.01	0.00 1	EUR
144,4 27	DE000NG 30871	1,000,000	0.51	6361.0 700000 000	3.5	5.0	5.0	20.0	0.0	6361.0 70000 0000	0.01	0.00 1	EUR
144,4 28	DE000NG 30889	200,000	0.21	27141. 190000 0000	3.5	5.0	3.0	20.0	0.0	27141. 19000 00000	0.01	0.00 1	EUR
144,4 29	DE000NG 30897	200,000	0.31	27041. 190000 0000	3.5	5.0	3.0	20.0	0.0	27041. 19000 00000	0.01	0.00 1	EUR

144,4 30	DE000NG 309A3	200,000	0.41	26941. 190000 0000	3.5	5.0	3.0	20.0	0.0	26941. 19000 00000	0.01	0.00 1	EUR
144,4 31	DE000NG 309B1	1,000,000	0.7	12007. 680000 0000	3.5	5.0	3.0	20.0	0.0	12007. 68000 00000	0.01	0.01	USD
144,4 32	DE000NG 309C9	1,000,000	0.87	11987. 680000 0000	3.5	5.0	3.0	20.0	0.0	11987. 68000 00000	0.01	0.01	USD
144,4 33	DE000NG 309D7	1,000,000	1.04	11967. 680000 0000	3.5	5.0	3.0	20.0	0.0	11967. 68000 00000	0.01	0.01	USD
144,4 34	DE000NG 309E5	1,000,000	1.21	11947. 680000 0000	3.5	5.0	3.0	20.0	0.0	11947. 68000 00000	0.01	0.01	USD
144,4 35	DE000NG 309F2	1,000,000	1.38	11927. 680000 0000	3.5	5.0	3.0	20.0	0.0	11927. 68000 00000	0.01	0.01	USD
144,4 36	DE000NG 309G0	1,000,000	1.54	11907. 680000 0000	3.5	5.0	3.0	20.0	0.0	11907. 68000 00000	0.01	0.01	USD
144,4 37	DE000NG 309H8	1,000,000	1.71	11887. 680000 0000	3.5	5.0	3.0	20.0	0.0	11887. 68000 00000	0.01	0.01	USD
144,4 38	DE000NG 309J4	1,000,000	1.88	11867. 680000 0000	3.5	5.0	3.0	20.0	0.0	11867. 68000 00000	0.01	0.01	USD
144,4 39	DE000NG 309K2	1,000,000	2.05	11847. 680000 0000	3.5	5.0	3.0	20.0	0.0	11847. 68000 00000	0.01	0.01	USD
144,4 40	DE000NG 309L0	1,000,000	2.22	11827. 680000 0000	3.5	5.0	3.0	20.0	0.0	11827. 68000 00000	0.01	0.01	USD
144,4 41	DE000NG 309M8	1,000,000	2.39	11807. 680000 0000	3.5	5.0	3.0	20.0	0.0	11807. 68000 00000	0.01	0.01	USD
144,4 42	DE000NG 309N6	1,000,000	2.55	11787. 680000 0000	3.5	5.0	3.0	20.0	0.0	11787. 68000 00000	0.01	0.01	USD
144,4 43	DE000NG 309P1	1,000,000	2.72	11767. 680000 0000	3.5	5.0	3.0	20.0	0.0	11767. 68000 00000	0.01	0.01	USD
144,4 44	DE000NG 309Q9	1,000,000	2.89	11747. 680000 0000	3.5	5.0	3.0	20.0	0.0	11747. 68000 00000	0.01	0.01	USD
144,4 45	DE000NG 309R7	1,000,000	3.06	11727. 680000 0000	3.5	5.0	3.0	20.0	0.0	11727. 68000 00000	0.01	0.01	USD
144,4 46	DE000NG 309S5	1,000,000	3.23	11707. 680000 0000	3.5	5.0	3.0	20.0	0.0	11707. 68000 00000	0.01	0.01	USD
144,4 47	DE000NG 309T3	1,000,000	3.39	11687. 680000 0000	3.5	5.0	3.0	20.0	0.0	11687. 68000 00000	0.01	0.01	USD
144,4 48	DE000NG 309U1	1,000,000	3.56	11667. 680000 0000	3.5	5.0	3.0	20.0	0.0	11667. 68000 00000	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
144,359	DE000NG30673	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
144,360	DE000NG30681	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
144,361	DE000NG30699	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
144,362	DE000NG307A7	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
144,363	DE000NG307B5	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
144,364	DE000NG307C3	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
144,365	DE000NG307D1	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
144,366	DE000NG307E9	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
144,367	DE000NG307F6	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
144,368	DE000NG307G4	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
144,369	DE000NG307H2	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
144,370	DE000NG307J8	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
144,371	DE000NG307K6	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
144,372	DE000NG307L4	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
144,373	DE000NG307M2	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
144,374	DE000NG307N0	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
144,375	DE000NG307P5	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate	As specified in the Index Certificate

			Conditions	Conditions
144,436	DE000NG309G0	NASDAQ 100 Stock Index (Bloomberg code: NDX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
144,437	DE000NG309H8	NASDAQ 100 Stock Index (Bloomberg code: NDX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
144,438	DE000NG309J4	NASDAQ 100 Stock Index (Bloomberg code: NDX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
144,439	DE000NG309K2	NASDAQ 100 Stock Index (Bloomberg code: NDX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
144,440	DE000NG309L0	NASDAQ 100 Stock Index (Bloomberg code: NDX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
144,441	DE000NG309M8	NASDAQ 100 Stock Index (Bloomberg code: NDX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
144,442	DE000NG309N6	NASDAQ 100 Stock Index (Bloomberg code: NDX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
144,443	DE000NG309P1	NASDAQ 100 Stock Index (Bloomberg code: NDX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
144,444	DE000NG309Q9	NASDAQ 100 Stock Index (Bloomberg code: NDX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
144,445	DE000NG309R7	NASDAQ 100 Stock Index (Bloomberg code: NDX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
144,446	DE000NG309S5	NASDAQ 100 Stock Index (Bloomberg code: NDX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
144,447	DE000NG309T3	NASDAQ 100 Stock Index (Bloomberg code: NDX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
144,448	DE000NG309U1	NASDAQ 100 Stock Index (Bloomberg code: NDX <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	Other Bond Certificate Provisions	Not Applicable
31	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 from the below specified source.
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>)

IBEX 35 Index	<p>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.</p> <p>Information and details of the past and future performance of the Index and its volatility can be obtained from Bloomberg (Bloomberg code: IBEX <Index>)</p>
NASDAQ 100 Stock Index	<p>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.</p> <p>Information and details of the past and future performance of the Index and its volatility can be obtained from Bloomberg (Bloomberg code: NDX <Index>)</p>
AEX Index	<p>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.</p> <p>Information and details of the past and future performance of the Index and its volatility can be obtained from Bloomberg (Bloomberg code: AEX <Index>)</p>
DAX® Index	<p>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.</p> <p>Information and details of the past and future performance of the Index and its volatility can be obtained from Bloomberg (Bloomberg code: DAX <Index>)</p>
EURO STOXX 50® (Price) Index	<p>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.</p> <p>Information and details of the past and future performance of the Index and its volatility can be obtained from Bloomberg (Bloomberg code: SX5E <Index>)</p>

6 POST-ISSUANCE INFORMATION

Post-issuance information will be made available on the website of the Issuer www.ingmarkets.de, www.ingsprinters.nl, www.ingturbo.fr or any successor website. There is no assurance that the Issuer will continue to provide such information for the life of the Certificates.

7 OPERATIONAL INFORMATION

ISIN Code	(ii) Common Code	(iii) Other relevant code
DE000NG30673	Not Applicable	NG3067
DE000NG30681	Not Applicable	NG3068

DE000NG30699	Not Applicable	NG3069
DE000NG307A7	Not Applicable	NG307A
DE000NG307B5	Not Applicable	NG307B
DE000NG307C3	Not Applicable	NG307C
DE000NG307D1	Not Applicable	NG307D
DE000NG307E9	Not Applicable	NG307E
DE000NG307F6	Not Applicable	NG307F
DE000NG307G4	Not Applicable	NG307G
DE000NG307H2	Not Applicable	NG307H
DE000NG307J8	Not Applicable	NG307J
DE000NG307K6	Not Applicable	NG307K
DE000NG307L4	Not Applicable	NG307L
DE000NG307M2	Not Applicable	NG307M
DE000NG307N0	Not Applicable	NG307N
DE000NG307P5	Not Applicable	NG307P
DE000NG307Q3	Not Applicable	NG307Q
DE000NG307R1	Not Applicable	NG307R
DE000NG307S9	Not Applicable	NG307S
DE000NG307T7	Not Applicable	NG307T
DE000NG307U5	Not Applicable	NG307U
DE000NG307V3	Not Applicable	NG307V
DE000NG307W1	Not Applicable	NG307W
DE000NG307X9	Not Applicable	NG307X
DE000NG307Y7	Not Applicable	NG307Y
DE000NG307Z4	Not Applicable	NG307Z
DE000NG30707	Not Applicable	NG3070
DE000NG30715	Not Applicable	NG3071
DE000NG30723	Not Applicable	NG3072
DE000NG30731	Not Applicable	NG3073
DE000NG30749	Not Applicable	NG3074
DE000NG30756	Not Applicable	NG3075
DE000NG30764	Not Applicable	NG3076
DE000NG30772	Not Applicable	NG3077
DE000NG30780	Not Applicable	NG3078
DE000NG30798	Not Applicable	NG3079
DE000NG308A5	Not Applicable	NG308A
DE000NG308B3	Not Applicable	NG308B
DE000NG308C1	Not Applicable	NG308C
DE000NG308D9	Not Applicable	NG308D
DE000NG308E7	Not Applicable	NG308E
DE000NG308F4	Not Applicable	NG308F
DE000NG308G2	Not Applicable	NG308G
DE000NG308H0	Not Applicable	NG308H
DE000NG308J6	Not Applicable	NG308J
DE000NG308K4	Not Applicable	NG308K
DE000NG308L2	Not Applicable	NG308L
DE000NG308M0	Not Applicable	NG308M
DE000NG308N8	Not Applicable	NG308N
DE000NG308P3	Not Applicable	NG308P
DE000NG308Q1	Not Applicable	NG308Q
DE000NG308R9	Not Applicable	NG308R
DE000NG308S7	Not Applicable	NG308S

DE000NG308T5	Not Applicable	NG308T
DE000NG308U3	Not Applicable	NG308U
DE000NG308V1	Not Applicable	NG308V
DE000NG308W9	Not Applicable	NG308W
DE000NG308X7	Not Applicable	NG308X
DE000NG308Y5	Not Applicable	NG308Y
DE000NG308Z2	Not Applicable	NG308Z
DE000NG30806	Not Applicable	NG3080
DE000NG30814	Not Applicable	NG3081
DE000NG30822	Not Applicable	NG3082
DE000NG30830	Not Applicable	NG3083
DE000NG30848	Not Applicable	NG3084
DE000NG30855	Not Applicable	NG3085
DE000NG30863	Not Applicable	NG3086
DE000NG30871	Not Applicable	NG3087
DE000NG30889	Not Applicable	NG3088
DE000NG30897	Not Applicable	NG3089
DE000NG309A3	Not Applicable	NG309A
DE000NG309B1	Not Applicable	NG309B
DE000NG309C9	Not Applicable	NG309C
DE000NG309D7	Not Applicable	NG309D
DE000NG309E5	Not Applicable	NG309E
DE000NG309F2	Not Applicable	NG309F
DE000NG309G0	Not Applicable	NG309G
DE000NG309H8	Not Applicable	NG309H
DE000NG309J4	Not Applicable	NG309J
DE000NG309K2	Not Applicable	NG309K
DE000NG309L0	Not Applicable	NG309L
DE000NG309M8	Not Applicable	NG309M
DE000NG309N6	Not Applicable	NG309N
DE000NG309P1	Not Applicable	NG309P
DE000NG309Q9	Not Applicable	NG309Q
DE000NG309R7	Not Applicable	NG309R
DE000NG309S5	Not Applicable	NG309S
DE000NG309T3	Not Applicable	NG309T
DE000NG309U1	Not Applicable	NG309U

(iv) Name of the Principal Certificate Agent	ING Bank N.V.
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8 DISTRIBUTION

(i) Details of any clearing system other than Euroclear Netherlands:	Clearstream Banking AG, Eschborn
(a) details of the appropriate clearing code/number:	Not Applicable
(b) further details regarding the form of Certificates	European 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 Regulation in Germany, France, the Netherlands, Belgium, Spain and Italy (each a “ Public Offer ”

	Jurisdiction” and together the “Public Offer Jurisdictions”).
(iii) Prohibition of Sales to EEA and UK Retail Investors:	Not Applicable

9 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 WEBSITES OF THE ISSUER WWW.INGMARKETS.DE, WWW.INGSPRINTERS.NL AND WWW.INGTURBOS.FR

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.