

**ING Bank N.V.****Legal entity identifier (LEI): 3TK20IVIUJ8J3ZU0QE75****Issue of**

<b>Series number of the Certificates</b>	<b>WKN Code</b>	<b>ISIN Code</b>	<b>Number of Certificates being issued</b>	<b>Title</b>
150,168	NG3572	DE000NG35722	250,000	ING Long Index Open End Turbo Certificate
150,169	NG3573	DE000NG35730	250,000	ING Long Index Open End Turbo Certificate
150,170	NG3574	DE000NG35748	250,000	ING Long Index Open End Turbo Certificate
150,171	NG3575	DE000NG35755	250,000	ING Long Index Open End Turbo Certificate
150,172	NG3576	DE000NG35763	250,000	ING Long Index Open End Turbo Certificate
150,173	NG3577	DE000NG35771	1,000,000	ING Long Index Open End Turbo Certificate
150,174	NG3578	DE000NG35789	1,000,000	ING Long Index Open End Turbo Certificate
150,175	NG3579	DE000NG35797	1,000,000	ING Long Index Open End Turbo Certificate
150,176	NG358A	DE000NG358A0	1,000,000	ING Long Index Open End Turbo Certificate
150,177	NG358B	DE000NG358B8	1,000,000	ING Long Index Open End Turbo Certificate
150,178	NG358C	DE000NG358C6	1,000,000	ING Long Index Open End Turbo Certificate
150,179	NG358D	DE000NG358D4	1,000,000	ING Long Index Open End Turbo Certificate
150,180	NG358E	DE000NG358E2	1,000,000	ING Long Index Open End Turbo Certificate
150,181	NG358F	DE000NG358F9	1,000,000	ING Long Index Open End Turbo Certificate
150,182	NG358G	DE000NG358G7	1,000,000	ING Long Index Open End Turbo Certificate
150,183	NG358H	DE000NG358H5	1,000,000	ING Long Index Open End Turbo Certificate
150,184	NG358J	DE000NG358J1	1,000,000	ING Long Index Open End Turbo Certificate
150,185	NG358K	DE000NG358K9	1,000,000	ING Long Index Open End Turbo Certificate
150,186	NG358L	DE000NG358L7	1,000,000	ING Long Index Open End Turbo Certificate
150,187	NG358M	DE000NG358M5	300,000	ING Long Index Open End Turbo Certificate
150,188	NG358N	DE000NG358N3	300,000	ING Long Index Open End Turbo Certificate
150,189	NG358P	DE000NG358P8	300,000	ING Long Index Open End Turbo Certificate

150,190	NG358Q	DE000NG358Q6	300,000	ING Long Index Open End Turbo Certificate
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**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.*

S&P 500 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.

XDAXDAX 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.

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. is 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](http://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](mailto:info@sprinters.nl)) and are available for viewing on the websites [www.ingmarkets.de](http://www.ingmarkets.de), [www.ingsprinters.nl](http://www.ingsprinters.nl) and [www.ingturbos.fr](http://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:	15 January 2021
6	Issue Date:	19 January 2021
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
150,168	DE000NG35722	250,000	0.67	13892.3300000000	3.5	5.0	1.5	20.0	0.0	13892.3300000000	0.01	0.01	EUR
150,169	DE000NG35730	250,000	0.72	13887.3300000000	3.5	5.0	1.5	20.0	0.0	13887.3300000000	0.01	0.01	EUR
150,170	DE000NG35748	250,000	0.77	13882.3300000000	3.5	5.0	1.5	20.0	0.0	13882.3300000000	0.01	0.01	EUR
150,171	DE000NG35755	250,000	0.82	13877.3300000000	3.5	5.0	1.5	20.0	0.0	13877.3300000000	0.01	0.01	EUR
150,172	DE000NG35763	250,000	0.87	13872.3300000000	3.5	5.0	1.5	20.0	0.0	13872.3300000000	0.01	0.01	EUR
150,173	DE000NG35771	1,000,000	1.33	12812.1900000000	3.5	5.0	3.0	20.0	0.0	12812.1900000000	0.01	0.01	USD
150,174	DE000NG35789	1,000,000	1.49	12792.1900000000	3.5	5.0	3.0	20.0	0.0	12792.1900000000	0.01	0.01	USD
150,175	DE000NG35797	1,000,000	0.46	3753.8200000000	3.5	5.0	3.0	20.0	0.0	3753.8200000000	0.01	0.01	USD
150,176	DE000NG358A0	1,000,000	0.5	3748.8200000000	3.5	5.0	3.0	20.0	0.0	3748.8200000000	0.01	0.01	USD
150,177	DE000NG358B8	1,000,000	0.54	3743.8200000000	3.5	5.0	3.0	20.0	0.0	3743.8200000000	0.01	0.01	USD
150,178	DE000NG358C6	1,000,000	0.58	3738.8200000000	3.5	5.0	3.0	20.0	0.0	3738.8200000000	0.01	0.01	USD
150,179	DE000NG358D4	1,000,000	0.63	3733.8200000000	3.5	5.0	3.0	20.0	0.0	3733.8200000000	0.01	0.01	USD
150,180	DE000NG358E2	1,000,000	0.67	3728.8200000000	3.5	5.0	3.0	20.0	0.0	3728.8200000000	0.01	0.01	USD
150,181	DE000NG358F9	1,000,000	0.71	3723.8200000000	3.5	5.0	3.0	20.0	0.0	3723.8200000000	0.01	0.01	USD

150,182	DE000NG358G7	1,000,000	0.75	3718.8 200000 000	3.5	5.0	3.0	20.0	0.0	3718.8 20000 0000	0.01	0.01	USD
150,183	DE000NG358H5	1,000,000	0.79	3713.8 200000 000	3.5	5.0	3.0	20.0	0.0	3713.8 20000 0000	0.01	0.01	USD
150,184	DE000NG358J1	1,000,000	0.83	3708.8 200000 000	3.5	5.0	3.0	20.0	0.0	3708.8 20000 0000	0.01	0.01	USD
150,185	DE000NG358K9	1,000,000	0.87	3703.8 200000 000	3.5	5.0	3.0	20.0	0.0	3703.8 20000 0000	0.01	0.01	USD
150,186	DE000NG358L7	1,000,000	0.91	3698.8 200000 000	3.5	5.0	3.0	20.0	0.0	3698.8 20000 0000	0.01	0.01	USD
150,187	DE000NG358M5	300,000	0.7	13889. 000000 0000	3.5	5.0	1.5	20.0	0.0	13889. 00000 00000	1.0	0.01	EUR
150,188	DE000NG358N3	300,000	0.75	13884. 000000 0000	3.5	5.0	1.5	20.0	0.0	13884. 00000 00000	1.0	0.01	EUR
150,189	DE000NG358P8	300,000	0.8	13879. 000000 0000	3.5	5.0	1.5	20.0	0.0	13879. 00000 00000	1.0	0.01	EUR
150,190	DE000NG358Q6	300,000	0.85	13874. 000000 0000	3.5	5.0	1.5	20.0	0.0	13874. 00000 00000	1.0	0.01	EUR

**ADDITIONAL SPECIFIC PRODUCT RELATED PROVISIONS:**

24	<b>Index Certificate Provisions</b>	Applicable
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Series Number of the Certificates	ISIN Code	(i) Details of the Index	(ii) Exchange	(iii) Notional Dividend Period
150,168	DE000NG35722	DAX® Index (Bloomberg code: DAX <Index> )	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
150,169	DE000NG35730	DAX® Index (Bloomberg code: DAX <Index> )	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
150,170	DE000NG35748	DAX® Index (Bloomberg code: DAX <Index> )	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
150,171	DE000NG35755	DAX® Index (Bloomberg code: DAX <Index> )	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
150,172	DE000NG35763	DAX® Index (Bloomberg code: DAX <Index> )	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
150,173	DE000NG35771	NASDAQ 100 Stock Index (Bloomberg code: NDX <Index> )	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
150,174	DE000NG35789	NASDAQ 100 Stock Index (Bloomberg code: NDX <Index> )	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions

150,175	DE000NG3579 7	S&P 500 Index (Bloomberg code: SPX <Index> )	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
150,176	DE000NG358A 0	S&P 500 Index (Bloomberg code: SPX <Index> )	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
150,177	DE000NG358B 8	S&P 500 Index (Bloomberg code: SPX <Index> )	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
150,178	DE000NG358C 6	S&P 500 Index (Bloomberg code: SPX <Index> )	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
150,179	DE000NG358D 4	S&P 500 Index (Bloomberg code: SPX <Index> )	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
150,180	DE000NG358E 2	S&P 500 Index (Bloomberg code: SPX <Index> )	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
150,181	DE000NG358F 9	S&P 500 Index (Bloomberg code: SPX <Index> )	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
150,182	DE000NG358G 7	S&P 500 Index (Bloomberg code: SPX <Index> )	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
150,183	DE000NG358H 5	S&P 500 Index (Bloomberg code: SPX <Index> )	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
150,184	DE000NG358J1	S&P 500 Index (Bloomberg code: SPX <Index> )	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
150,185	DE000NG358K 9	S&P 500 Index (Bloomberg code: SPX <Index> )	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
150,186	DE000NG358L 7	S&P 500 Index (Bloomberg code: SPX <Index> )	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
150,187	DE000NG358M 5	XDAXDAX Index (Bloomberg code: XDAXDAX <Index> )	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
150,188	DE000NG358N 3	XDAXDAX Index (Bloomberg code: XDAXDAX <Index> )	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
150,189	DE000NG358P 8	XDAXDAX Index (Bloomberg code: XDAXDAX <Index> )	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
150,190	DE000NG358Q 6	XDAXDAX Index (Bloomberg code: XDAXDAX <Index> )	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions

25	<b>Share Certificate Provisions</b>	Not Applicable
26	<b>Currency Certificate Provisions</b>	Not Applicable
27	<b>Commodity Certificate Provisions</b>	Not Applicable
28	<b>Fund Certificate Provisions</b>	Not Applicable
29	<b>Government Bond Certificate Provisions</b>	Not Applicable

30	<b>Other Bond Certificate Provisions</b>	Not Applicable
31	<b>Index Futures Certificate Provisions</b>	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.
S&P 500 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: SPX <Index>)
NASDAQ 100 Stock 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: NDX <Index>)

DAX® 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: DAX <Index>)
XDAXDAX 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: XDAXDAX <Index>)

## 6 POST-ISSUANCE INFORMATION

Post-issuance information will be made available on the website of the Issuer [www.ingmarkets.de](http://www.ingmarkets.de), [www.ingsprinters.nl](http://www.ingsprinters.nl), [www.ingturbo.fr](http://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
DE000NG35722	Not Applicable	NG3572
DE000NG35730	Not Applicable	NG3573
DE000NG35748	Not Applicable	NG3574
DE000NG35755	Not Applicable	NG3575
DE000NG35763	Not Applicable	NG3576
DE000NG35771	Not Applicable	NG3577
DE000NG35789	Not Applicable	NG3578
DE000NG35797	Not Applicable	NG3579
DE000NG358A0	Not Applicable	NG358A
DE000NG358B8	Not Applicable	NG358B
DE000NG358C6	Not Applicable	NG358C
DE000NG358D4	Not Applicable	NG358D
DE000NG358E2	Not Applicable	NG358E
DE000NG358F9	Not Applicable	NG358F
DE000NG358G7	Not Applicable	NG358G
DE000NG358H5	Not Applicable	NG358H
DE000NG358J1	Not Applicable	NG358J
DE000NG358K9	Not Applicable	NG358K
DE000NG358L7	Not Applicable	NG358L
DE000NG358M5	Not Applicable	NG358M
DE000NG358N3	Not Applicable	NG358N
DE000NG358P8	Not Applicable	NG358P
DE000NG358Q6	Not Applicable	NG358Q

(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 “ <b>Public Offer Jurisdiction</b> ” and together the “ <b>Public Offer Jurisdictions</b> ”).
(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](http://WWW.INGMARKETS.DE), [WWW.INGSPRINTERS.NL](http://WWW.INGSPRINTERS.NL) AND [WWW.INGTURBOS.FR](http://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.