

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
151,861	NG37PV	DE000NG37PV1	500,000	ING Long Share Mini Future Certificate
151,862	NG37PW	DE000NG37PW9	500,000	ING Long Share Mini Future Certificate
151,863	NG37PX	DE000NG37PX7	500,000	ING Long Share Mini Future Certificate
151,864	NG37PY	DE000NG37PY5	500,000	ING Long Share Mini Future Certificate
151,865	NG37PZ	DE000NG37PZ2	500,000	ING Long Share Mini Future Certificate
151,866	NG37P0	DE000NG37P07	500,000	ING Long Share Mini Future Certificate
151,867	NG37P1	DE000NG37P15	500,000	ING Long Share Mini Future Certificate
151,868	NG37P2	DE000NG37P23	500,000	ING Long Share Mini Future Certificate
151,869	NG37P3	DE000NG37P31	500,000	ING Long Share Mini Future Certificate
151,870	NG37P4	DE000NG37P49	500,000	ING Long Share Mini Future Certificate
151,871	NG37P5	DE000NG37P56	500,000	ING Long Share Mini Future Certificate
151,872	NG37P6	DE000NG37P64	500,000	ING Long Share Mini Future Certificate
151,873	NG37P7	DE000NG37P72	500,000	ING Long Share Mini Future Certificate
151,874	NG37P8	DE000NG37P80	500,000	ING Long Share Mini Future Certificate
151,875	NG37P9	DE000NG37P98	500,000	ING Long Share Mini Future Certificate
151,876	NG37QA	DE000NG37QA3	500,000	ING Long Share Mini Future Certificate
151,877	NG37QB	DE000NG37QB1	500,000	ING Long Share Mini Future Certificate
151,878	NG37QC	DE000NG37QC9	500,000	ING Long Share Mini Future Certificate
151,879	NG37QD	DE000NG37QD7	500,000	ING Long Share Mini Future Certificate
151,880	NG37QE	DE000NG37QE5	500,000	ING Long Share Mini Future Certificate
151,881	NG37QF	DE000NG37QF2	500,000	ING Long Share Mini Future Certificate
151,882	NG37QG	DE000NG37QG0	500,000	ING Long Share Mini Future Certificate
151,883	NG37QH	DE000NG37QH8	500,000	ING Long 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 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.*

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:	Share Certificates
	(b) Whether such Certificates are Best Certificates, Limited Certificates, Open Ended Certificates or Fixed Leverage.	Open Ended Certificates (Marketing name: Mini Future, Turbo Infini or Sprinter)
	(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:	08 February 2021
6	Issue Date:	10 February 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 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
151,861	DE000NG37PV1	500,000	1.24	97.5770000000	3.5	5.0	7.5	20.0	0.0	104.9000000000	0.01	0.1	EUR
151,862	DE000NG37PW9	500,000	1.44	95.5770000000	3.5	5.0	7.5	20.0	0.0	102.7500000000	0.01	0.1	EUR
151,863	DE000NG37PX7	500,000	1.64	93.5770000000	3.5	5.0	7.5	20.0	0.0	100.6000000000	0.01	0.1	EUR
151,864	DE000NG37PY5	500,000	1.84	91.5770000000	3.5	5.0	7.5	20.0	0.0	98.4500000000	0.01	0.1	EUR
151,865	DE000NG37PZ2	500,000	2.04	89.5770000000	3.5	5.0	7.5	20.0	0.0	96.3000000000	0.01	0.1	EUR

151,86 6	DE000NG3 7P07	500,000	2.24	87.5770 000000	3.5	5.0	7.5	20.0	0.0	94.1500 000000	0.01	0.1	EUR
151,86 7	DE000NG3 7P15	500,000	2.44	85.5770 000000	3.5	5.0	7.5	20.0	0.0	92.0000 000000	0.01	0.1	EUR
151,86 8	DE000NG3 7P23	500,000	1.47	119.825 000000 0	3.5	3.5	5.0	20.0	0.0	125.900 000000 0	0.1	0.1	EUR
151,86 9	DE000NG3 7P31	500,000	1.87	115.825 000000 0	3.5	3.5	5.0	20.0	0.0	121.700 000000 0	0.1	0.1	EUR
151,87 0	DE000NG3 7P49	500,000	2.27	111.825 000000 0	3.5	3.5	5.0	20.0	0.0	117.500 000000 0	0.1	0.1	EUR
151,87 1	DE000NG3 7P56	500,000	2.67	107.825 000000 0	3.5	3.5	5.0	20.0	0.0	113.300 000000 0	0.1	0.1	EUR
151,87 2	DE000NG3 7P64	500,000	3.07	103.825 000000 0	3.5	3.5	5.0	20.0	0.0	109.100 000000 0	0.1	0.1	EUR
151,87 3	DE000NG3 7P72	500,000	3.47	99.8250 000000	3.5	3.5	5.0	20.0	0.0	104.900 000000 0	0.1	0.1	EUR
151,87 4	DE000NG3 7P80	500,000	3.87	95.8250 000000	3.5	3.5	5.0	20.0	0.0	100.700 000000 0	0.1	0.1	EUR
151,87 5	DE000NG3 7P98	500,000	4.27	91.8250 000000	3.5	3.5	5.0	20.0	0.0	96.5000 000000	0.1	0.1	EUR
151,87 6	DE000NG3 7QA3	500,000	2.21	183.751 000000 0	3.5	5.0	10.0	20.0	0.0	202.130 000000 0	0.01	0.1	EUR
151,87 7	DE000NG3 7QB1	500,000	2.4	181.931 000000 0	3.5	5.0	10.0	20.0	0.0	200.130 000000 0	0.01	0.1	EUR
151,87 8	DE000NG3 7QC9	500,000	2.58	180.129 000000 0	3.5	5.0	10.0	20.0	0.0	198.150 000000 0	0.01	0.1	EUR
151,87 9	DE000NG3 7QD7	500,000	2.76	178.345 000000 0	3.5	5.0	10.0	20.0	0.0	196.180 000000 0	0.01	0.1	EUR
151,88 0	DE000NG3 7QE5	500,000	2.93	176.579 000000 0	3.5	5.0	10.0	20.0	0.0	194.240 000000 0	0.01	0.1	EUR
151,88 1	DE000NG3 7QF2	500,000	3.11	174.830 000000	3.5	5.0	10.0	20.0	0.0	192.320 000000	0.01	0.1	EUR

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151,882	DE000NG37QG0	500,000	3.28	173.0990000000	3.5	5.0	10.0	20.0	0.0	190.4100000000	0.01	0.1	EUR
151,883	DE000NG37QH8	500,000	3.45	171.3850000000	3.5	5.0	10.0	20.0	0.0	188.5300000000	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
151,861	DE000NG37PV1	Ordinary Shares issued by the Share Issuer (ISIN code: DE0007164600) (Bloomberg code: SAP GY <Equity>)	SAP SE	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
151,862	DE000NG37PW9	Ordinary Shares issued by the Share Issuer (ISIN code: DE0007164600) (Bloomberg code: SAP GY <Equity>)	SAP SE	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
151,863	DE000NG37PX7	Ordinary Shares issued by the Share Issuer (ISIN code: DE0007164600) (Bloomberg code: SAP GY <Equity>)	SAP SE	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
151,864	DE000NG37PY5	Ordinary Shares issued by the Share Issuer (ISIN code: DE0007164600)	SAP SE	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate

		(Bloomberg code: SAP GY <Equity>)				Conditions
151,865	DE000NG37PZ2	Ordinary Shares issued by the Share Issuer (ISIN code: DE0007164600) (Bloomberg code: SAP GY <Equity>)	SAP SE	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
151,866	DE000NG37P07	Ordinary Shares issued by the Share Issuer (ISIN code: DE0007164600) (Bloomberg code: SAP GY <Equity>)	SAP SE	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
151,867	DE000NG37P15	Ordinary Shares issued by the Share Issuer (ISIN code: DE0007164600) (Bloomberg code: SAP GY <Equity>)	SAP SE	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
151,868	DE000NG37P23	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
151,869	DE000NG37P31	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
151,870	DE000NG37P49	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
151,871	DE000NG37P56	Ordinary Shares	Siemens AG	Deutsche Börse,	Not	As

		issued by the Share Issuer (ISIN code: DE0007236101) (Bloomberg code: SIE GY <Equity>)		Exchange Electronic Trading (Xetra)	Applicable	specified in the Index Certificate Conditions
151,872	DE000NG37P64	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
151,873	DE000NG37P72	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
151,874	DE000NG37P80	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
151,875	DE000NG37P98	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
151,876	DE000NG37QA3	Ordinary Shares issued by the Share Issuer (ISIN code: DE000A0D9PT0) (Bloomberg code: MTX GY <EQUITY>)	MTU Aero Engines AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
151,877	DE000NG37QB1	Ordinary Shares issued by the Share Issuer (ISIN code: DE000A0D9PT0) (Bloomberg	MTU Aero Engines AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate

		code: MTX GY <EQUITY>)				Conditions
151,878	DE000NG37QC 9	Ordinary Shares issued by the Share Issuer (ISIN code: DE000A0D9PT0) (Bloomberg code: MTX GY <EQUITY>)	MTU Aero Engines AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
151,879	DE000NG37QD 7	Ordinary Shares issued by the Share Issuer (ISIN code: DE000A0D9PT0) (Bloomberg code: MTX GY <EQUITY>)	MTU Aero Engines AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
151,880	DE000NG37QE5	Ordinary Shares issued by the Share Issuer (ISIN code: DE000A0D9PT0) (Bloomberg code: MTX GY <EQUITY>)	MTU Aero Engines AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
151,881	DE000NG37QF2	Ordinary Shares issued by the Share Issuer (ISIN code: DE000A0D9PT0) (Bloomberg code: MTX GY <EQUITY>)	MTU Aero Engines AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
151,882	DE000NG37QG 0	Ordinary Shares issued by the Share Issuer (ISIN code: DE000A0D9PT0) (Bloomberg code: MTX GY <EQUITY>)	MTU Aero Engines AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
151,883	DE000NG37QH 8	Ordinary Shares issued by the Share Issuer (ISIN code: DE000A0D9PT0) (Bloomberg code: MTX GY <EQUITY>)	MTU Aero Engines AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions

26	Currency Certificate Provisions	Not Applicable
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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.
Siemens 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: SIE GY <Equity>)</p>

SAP 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: SAP GY <Equity>)</p>
MTU Aero Engines 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: MTX GY <EQUITY>)</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
DE000NG37PV1	Not Applicable	NG37PV
DE000NG37PW9	Not Applicable	NG37PW
DE000NG37PX7	Not Applicable	NG37PX
DE000NG37PY5	Not Applicable	NG37PY
DE000NG37PZ2	Not Applicable	NG37PZ
DE000NG37P07	Not Applicable	NG37P0
DE000NG37P15	Not Applicable	NG37P1
DE000NG37P23	Not Applicable	NG37P2
DE000NG37P31	Not Applicable	NG37P3

DE000NG37P49	Not Applicable	NG37P4
DE000NG37P56	Not Applicable	NG37P5
DE000NG37P64	Not Applicable	NG37P6
DE000NG37P72	Not Applicable	NG37P7
DE000NG37P80	Not Applicable	NG37P8
DE000NG37P98	Not Applicable	NG37P9
DE000NG37QA3	Not Applicable	NG37QA
DE000NG37QB1	Not Applicable	NG37QB
DE000NG37QC9	Not Applicable	NG37QC
DE000NG37QD7	Not Applicable	NG37QD
DE000NG37QE5	Not Applicable	NG37QE
DE000NG37QF2	Not Applicable	NG37QF
DE000NG37QG0	Not Applicable	NG37QG
DE000NG37QH8	Not Applicable	NG37QH

(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
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	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