

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 19 May 2020

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
121154	NG3BN2	DE000NG3BN20	2000000	ING Short Commodity Open End Turbo Certificate
121155	NG3BN3	DE000NG3BN38	2000000	ING Short Commodity Open End Turbo Certificate
121156	NG3BN4	DE000NG3BN46	2000000	ING Short Commodity Open End Turbo Certificate
121157	NG3BN5	DE000NG3BN53	2000000	ING Short Commodity Open End Turbo Certificate
121158	NG3BN6	DE000NG3BN61	2000000	ING Short Commodity Open End Turbo Certificate
121159	NG3BN7	DE000NG3BN79	2000000	ING Short Commodity Open End Turbo Certificate
121160	NG3BN8	DE000NG3BN87	2000000	ING Short Commodity Open End Turbo Certificate
121161	NG3BN9	DE000NG3BN95	2000000	ING Short Commodity Open End Turbo Certificate
121162	NG3BPA	DE000NG3BPA6	2000000	ING Short Commodity Open End Turbo Certificate
121163	NG3BPB	DE000NG3BPB4	2000000	ING Short Commodity Open End Turbo Certificate
121164	NG3BPC	DE000NG3BPC2	2000000	ING Short Commodity Open End Turbo Certificate
121165	NG3BPD	DE000NG3BPD0	2000000	ING Short Commodity Open End Turbo Certificate

121166	NG3BPE	DE000NG3BPE8	2000000	ING Short Commodity Open End Turbo Certificate
121167	NG3BPF	DE000NG3BPF5	2000000	ING Short Commodity Open End Turbo Certificate
121168	NG3BPG	DE000NG3BPG3	2000000	ING Short Commodity Open End Turbo Certificate
121169	NG3BPH	DE000NG3BPH1	2000000	ING Short Commodity Open End Turbo Certificate
121170	NG3BPJ	DE000NG3BPJ7	2000000	ING Short Commodity Open End Turbo Certificate
121171	NG3BPK	DE000NG3BPK5	2000000	ING Short Commodity Open End Turbo Certificate
121172	NG3BPL	DE000NG3BPL3	2000000	ING Short Commodity Open End Turbo Certificate
121173	NG3BPM	DE000NG3BPM1	2000000	ING Short Commodity Open End Turbo Certificate
121174	NG3BPN	DE000NG3BPN9	2000000	ING Short Commodity Open End Turbo Certificate
121175	NG3BPP	DE000NG3BPP4	2000000	ING Short Commodity Open End Turbo Certificate
121176	NG3BPQ	DE000NG3BPQ2	2000000	ING Short Commodity Open End Turbo Certificate
121177	NG3BPR	DE000NG3BPR0	2000000	ING Short Commodity Open End Turbo Certificate
121178	NG3BPS	DE000NG3BPS8	2000000	ING Short Commodity Open End Turbo Certificate

**under the
Certificates Programme**

Any person making or intending to make an offer of the Certificates may only do so:

- (i) in that Public Offer Jurisdiction mentioned in the Paragraph Distribution of Part B below, provided such person is of a kind specified in that paragraph; or
- (ii) otherwise in circumstances in which no obligation arises for the Issuer or any Dealer to publish a prospectus pursuant to Article 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.

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 website www.ingmarkets.de.

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:	Commodity Certificates
	(b) Whether such Certificates are Best Certificates, Limited Certificates, Open Ended Certificates or Fixed Leverage.	Best Certificates (Marketing name: Open End Turbos)
	(c) Whether such Certificates are Long Certificates or Short Certificates:	Short Certificates
3	Number of Certificates being issued:	As specified in the table below
4	Issue Price per Certificate:	As specified in the table below
5	Trade Date:	20 May 2020
6	Issue Date:	22 May 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 Commodity Certificate Conditions
21	Final Valuation Date:	Not Applicable

22	Valuation Date(s):	Annually, commencing on the date one year after the Issue Date.
23	Applicable Business Day Centre(s) for the purposes of the definition of "Business Day"	Amsterdam

Series Number of the Certificates	ISIN Code	Number of Certificates being issued	Issue price per Certificate	Current Financing Level on the Trade Date	Current Spread on the Trade Date	Maximum Spread	Current Stop Loss Premium Rate on the Trade Date	Maximum Premium	Minimum Premium	Stop Loss Price on the Trade Date	Stop Loss Price Rounding	Entitlement	Financing Level Currency
121154	DE000NG3BN20	2000000	0.12	1734.4300000000	3.5	5.0	3.0	20.0	0.0	1734.4300000000	0.01	0.1	USD
121155	DE000NG3BN38	2000000	0.26	1735.9300000000	3.5	5.0	3.0	20.0	0.0	1735.9300000000	0.01	0.1	USD
121156	DE000NG3BN46	2000000	0.4	1737.4300000000	3.5	5.0	3.0	20.0	0.0	1737.4300000000	0.01	0.1	USD
121157	DE000NG3BN53	2000000	0.54	1738.9300000000	3.5	5.0	3.0	20.0	0.0	1738.9300000000	0.01	0.1	USD
121158	DE000NG3BN61	2000000	0.67	1740.4300000000	3.5	5.0	3.0	20.0	0.0	1740.4300000000	0.01	0.1	USD
121159	DE000NG3BN79	2000000	0.81	1741.9300000000	3.5	5.0	3.0	20.0	0.0	1741.9300000000	0.01	0.1	USD
121160	DE000NG3BN87	2000000	0.95	1743.4300000000	3.5	5.0	3.0	20.0	0.0	1743.4300000000	0.01	0.1	USD
121161	DE000NG3BN95	2000000	1.08	1744.9300000000	3.5	5.0	3.0	20.0	0.0	1744.9300000000	0.01	0.1	USD
121162	DE000NG3BPA6	2000000	1.22	1746.4300000000	3.5	5.0	3.0	20.0	0.0	1746.4300000000	0.01	0.1	USD
121163	DE000NG3BPB4	2000000	1.36	1747.9300000000	3.5	5.0	3.0	20.0	0.0	1747.9300000000	0.01	0.1	USD
121164	DE000NG3BPC2	2000000	1.5	1749.4300000000	3.5	5.0	3.0	20.0	0.0	1749.4300000000	0.01	0.1	USD
121165	DE000NG3BPD0	2000000	1.63	1750.9300000000	3.5	5.0	3.0	20.0	0.0	1750.9300000000	0.01	0.1	USD
121166	DE000NG3BPE8	2000000	1.77	1752.4300000000	3.5	5.0	3.0	20.0	0.0	1752.4300000000	0.01	0.1	USD
121167	DE000NG3BPF5	2000000	1.91	1753.9300000000	3.5	5.0	3.0	20.0	0.0	1753.9300000000	0.01	0.1	USD
121168	DE000NG3BPG3	2000000	2.04	1755.4300000000	3.5	5.0	3.0	20.0	0.0	1755.4300000000	0.01	0.1	USD
121169	DE000NG3BPH	2000000	2.18	1756.9300000000	3.5	5.0	3.0	20.0	0.0	1756.9300000000	0.01	0.1	USD

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121170	DE000NG3BPJ7	2000000	2.32	1758.43000 00000	3.5	5.0	3.0	20.0	0.0	1758.43000 00000	0.01	0.1	USD
121171	DE000NG3BPK 5	2000000	2.46	1759.93000 00000	3.5	5.0	3.0	20.0	0.0	1759.93000 00000	0.01	0.1	USD
121172	DE000NG3BPL 3	2000000	2.59	1761.43000 00000	3.5	5.0	3.0	20.0	0.0	1761.43000 00000	0.01	0.1	USD
121173	DE000NG3BPM 1	2000000	2.73	1762.93000 00000	3.5	5.0	3.0	20.0	0.0	1762.93000 00000	0.01	0.1	USD
121174	DE000NG3BPN 9	2000000	2.87	1764.43000 00000	3.5	5.0	3.0	20.0	0.0	1764.43000 00000	0.01	0.1	USD
121175	DE000NG3BPP 4	2000000	0.36	17.4718000 000	3.5	5.0	4.0	20.0	0.0	17.4718000 000	0.0001	1.0	USD
121176	DE000NG3BPQ 2	2000000	0.31	32.4100000 000	3.5	5.0	7.5	20.0	0.0	32.4100000 000	0.01	1.0	USD
121177	DE000NG3BPR 0	2000000	0.54	32.6600000 000	3.5	5.0	7.5	20.0	0.0	32.6600000 000	0.01	1.0	USD
121178	DE000NG3BPS 8	2000000	0.77	32.9100000 000	3.5	5.0	7.5	20.0	0.0	32.9100000 000	0.01	1.0	USD

ADDITIONAL SPECIFIC PRODUCT RELATED PROVISIONS:

24	Index Certificate Provisions	Not Applicable
25	Share Certificate Provisions	Not Applicable
26	Currency Certificate Provisions	Not Applicable
27	Commodity Certificate Provisions	Applicable

Series Number of the Certificates	ISIN Code	(i) Commodity	(ii) Commodity Reference Price	(iii) Price Source/ Reference Dealers	(iv) Specified Price	(v) Delivery Dates	(vi) Rollover Date	(vii) Exchange	(viii) Valuation Time
121154	DE000N G3BN20	Gold	Gold-Spot	GOLD SPOT \$/OZ (Bloomberg code: XAU <Crcny>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable	The close of trading on the Exchange
121155	DE000N G3BN38	Gold	Gold-Spot	GOLD SPOT \$/OZ (Bloomberg code: XAU <Crcny>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable	The close of trading on the Exchange
121156	DE000N G3BN46	Gold	Gold-Spot	GOLD SPOT \$/OZ (Bloomberg code: XAU <Crcny>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable	The close of trading on the Exchange
121157	DE000N G3BN53	Gold	Gold-Spot	GOLD SPOT \$/OZ (Bloomberg code: XAU <Crcny>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable	The close of trading on the Exchange
121158	DE000N G3BN61	Gold	Gold-Spot	GOLD SPOT \$/OZ (Bloomberg code: XAU <Crcny>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable	The close of trading on the Exchange
121159	DE000N G3BN79	Gold	Gold-Spot	GOLD SPOT \$/OZ (Bloomberg code: XAU <Crcny>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable	The close of trading on the Exchange
121160	DE000N G3BN87	Gold	Gold-Spot	GOLD SPOT \$/OZ (Bloomberg code: XAU <Crcny>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable	The close of trading on the Exchange
121161	DE000N G3BN95	Gold	Gold-Spot	GOLD SPOT \$/OZ	The spot	Not Applicable	Not Applicable.	Not Applicable	The close of trading

				(Bloomberg code: XAU <Crncy>)	price	e.		e	on the Exchange
121162	DE000N G3BPA6	Gold	Gold-Spot	GOLD SPOT \$/OZ (Bloomberg code: XAU <Crncy>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable.	The close of trading on the Exchange
121163	DE000N G3BPB4	Gold	Gold-Spot	GOLD SPOT \$/OZ (Bloomberg code: XAU <Crncy>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable.	The close of trading on the Exchange
121164	DE000N G3BPC2	Gold	Gold-Spot	GOLD SPOT \$/OZ (Bloomberg code: XAU <Crncy>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable.	The close of trading on the Exchange
121165	DE000N G3BPD0	Gold	Gold-Spot	GOLD SPOT \$/OZ (Bloomberg code: XAU <Crncy>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable.	The close of trading on the Exchange
121166	DE000N G3BPE8	Gold	Gold-Spot	GOLD SPOT \$/OZ (Bloomberg code: XAU <Crncy>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable.	The close of trading on the Exchange
121167	DE000N G3BPF5	Gold	Gold-Spot	GOLD SPOT \$/OZ (Bloomberg code: XAU <Crncy>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable.	The close of trading on the Exchange
121168	DE000N G3BPG3	Gold	Gold-Spot	GOLD SPOT \$/OZ (Bloomberg code: XAU <Crncy>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable.	The close of trading on the Exchange
121169	DE000N G3BPH1	Gold	Gold-Spot	GOLD SPOT \$/OZ (Bloomberg code: XAU <Crncy>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable.	The close of trading on the Exchange
121170	DE000N G3BPJ7	Gold	Gold-Spot	GOLD SPOT \$/OZ (Bloomberg code: XAU <Crncy>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable.	The close of trading on the Exchange
121171	DE000N G3BPK5	Gold	Gold-Spot	GOLD SPOT \$/OZ (Bloomberg code: XAU <Crncy>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable.	The close of trading on the Exchange
121172	DE000N G3BPL3	Gold	Gold-Spot	GOLD SPOT \$/OZ	The spot	Not Applicable.	Not Applicable.	Not Applicable.	The close of trading

				(Bloomberg code: XAU <Crncy>)	price	e.		e	on the Exchange
121173	DE000N G3BPM1	Gold	Gold-Spot	GOLD SPOT \$/OZ (Bloomberg code: XAU <Crncy>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable.	The close of trading on the Exchange
121174	DE000N G3BPN9	Gold	Gold-Spot	GOLD SPOT \$/OZ (Bloomberg code: XAU <Crncy>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable.	The close of trading on the Exchange
121175	DE000N G3BPP4	Silver	Silver-Spot	SILVER SPOT \$/OZ (Bloomberg code: XAG <Crncy>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable.	The close of trading on the Exchange
121176	DE000N G3BPQ2	WTI Crude Oil	OIL-WTI -NYMEX	Initially Bloomberg code: CLN0 <Cmdty> and after the first Rollover Date the Bloomberg page referring to the relevant Futures Contract.	The spot price	Not Applicable.	Not Applicable.	Not Applicable.	The close of trading on the Exchange
121177	DE000N G3BPR0	WTI Crude Oil	OIL-WTI -NYMEX	Initially Bloomberg code: CLN0 <Cmdty> and after the first Rollover Date the Bloomberg page referring to the relevant Futures Contract.	The spot price	Not Applicable.	Not Applicable.	Not Applicable.	The close of trading on the Exchange
121178	DE000N G3BPS8	WTI Crude Oil	OIL-WTI -NYMEX	Initially Bloomberg code: CLN0 <Cmdty> and after the first Rollover Date the Bloomberg page referring to the relevant Futures Contract.	The spot price	Not Applicable.	Not Applicable.	Not Applicable.	The close of trading on the Exchange
28	Fund Certificate Provisions				Not Applicable				
29	Government Bond Certificate Provisions				Not Applicable				

30	Index Futures Certificate Provisions	Not Applicable
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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.
WTI Crude Oil	The return on the Certificates is linked to the performance of the underlying Commodity. The price of the Commodity may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Commodity will affect the value of the Certificates. Information and details of the past and future performance of the Commodity and its volatility can be obtained from Bloomberg (Bloomberg code: CL1 <Cmdty>)
Gold	The return on the Certificates is linked to the performance of the underlying Commodity. The price of the Commodity may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Commodity will affect the value of the Certificates. Information and details of the past and future performance of the Commodity and its volatility can be obtained from Bloomberg (Bloomberg code: XAU <Crncy>)

Silver	<p>The return on the Certificates is linked to the performance of the underlying Commodity. The price of the Commodity may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Commodity will affect the value of the Certificates.</p> <p>Information and details of the past and future performance of the Commodity and its volatility can be obtained from Bloomberg (Bloomberg code: XAG <Crncy>)</p>
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6 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.

7 OPERATIONAL INFORMATION

ISIN Code	(ii) Common Code	(iii) Other relevant code
DE000NG3BN20	Not Applicable	NG3BN2
DE000NG3BN38	Not Applicable	NG3BN3
DE000NG3BN46	Not Applicable	NG3BN4
DE000NG3BN53	Not Applicable	NG3BN5
DE000NG3BN61	Not Applicable	NG3BN6
DE000NG3BN79	Not Applicable	NG3BN7
DE000NG3BN87	Not Applicable	NG3BN8
DE000NG3BN95	Not Applicable	NG3BN9
DE000NG3BPA6	Not Applicable	NG3BPA
DE000NG3BPB4	Not Applicable	NG3BPB
DE000NG3BPC2	Not Applicable	NG3BPC
DE000NG3BPD0	Not Applicable	NG3BPD
DE000NG3BPE8	Not Applicable	NG3BPE
DE000NG3BPF5	Not Applicable	NG3BPF
DE000NG3BPG3	Not Applicable	NG3BPG
DE000NG3BPH1	Not Applicable	NG3BPH
DE000NG3BPJ7	Not Applicable	NG3BPJ
DE000NG3BPK5	Not Applicable	NG3BPK
DE000NG3BPL3	Not Applicable	NG3BPL
DE000NG3BPM1	Not Applicable	NG3BPM
DE000NG3BPN9	Not Applicable	NG3BPN
DE000NG3BPP4	Not Applicable	NG3BPP
DE000NG3BPQ2	Not Applicable	NG3BPQ
DE000NG3BPR0	Not Applicable	NG3BPR
DE000NG3BPS8	Not Applicable	NG3BPS

(iv) Name of the Principal Certificate Agent	BNP Paribas Securities Services S.C.A.
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8 DISTRIBUTION

(i) Details of any clearing system other than Euroclear	Clearstream Banking AG, Eschborn
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Netherlands:	
(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 Regulation in Germany (the “ Public Offer Jurisdiction ”).
(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 WEBSITE OF THE ISSUER WWW.INGMARKETS.DE**