

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 15 June 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
123076	NG3DBL	DE000NG3DBL9	2000000	ING Short FX Open End Turbo Certificate
123077	NG3DBM	DE000NG3DBM7	2000000	ING Short FX Open End Turbo Certificate
123078	NG3DBN	DE000NG3DBN5	2000000	ING Short FX Open End Turbo Certificate
123079	NG3DBP	DE000NG3DBP0	2000000	ING Short FX Open End Turbo Certificate
123080	NG3DBQ	DE000NG3DBQ8	2000000	ING Short FX Open End Turbo Certificate
123081	NG3DBR	DE000NG3DBR6	2000000	ING Short FX Open End Turbo Certificate
123082	NG3DBS	DE000NG3DBS4	2000000	ING Short FX Open End Turbo Certificate
123083	NG3DBT	DE000NG3DBT2	2000000	ING Short FX Open End Turbo Certificate
123084	NG3DBU	DE000NG3DBU0	2000000	ING Short FX Open End Turbo Certificate
123085	NG3DBV	DE000NG3DBV8	2000000	ING Short FX Open End Turbo Certificate
123086	NG3DBW	DE000NG3DBW6	2000000	ING Short FX Open End Turbo Certificate
123087	NG3DBX	DE000NG3DBX4	2000000	ING Short FX Open End Turbo Certificate
123088	NG3DBY	DE000NG3DBY2	2000000	ING Short FX Open End Turbo Certificate
123089	NG3DBZ	DE000NG3DBZ9	2000000	ING Short FX Open End Turbo Certificate
123090	NG3DB0	DE000NG3DB06	2000000	ING Short FX Open End Turbo Certificate
123091	NG3DB1	DE000NG3DB14	2000000	ING Short FX Open End Turbo Certificate
123092	NG3DB2	DE000NG3DB22	2000000	ING Short FX Open End Turbo Certificate
123093	NG3DB3	DE000NG3DB30	2000000	ING Short FX Open End Turbo Certificate
123094	NG3DB4	DE000NG3DB48	2000000	ING Short FX Open End Turbo Certificate
123095	NG3DB5	DE000NG3DB55	2000000	ING Short FX Open End Turbo Certificate
123096	NG3DB6	DE000NG3DB63	2000000	ING Short FX Open End Turbo Certificate
123097	NG3DB7	DE000NG3DB71	2000000	ING Short FX Open End Turbo Certificate
123098	NG3DB8	DE000NG3DB89	2000000	ING Short FX Open End Turbo Certificate
123099	NG3DB9	DE000NG3DB97	2000000	ING Short FX Open End Turbo Certificate

123100	NG3DCA	DE000NG3DCA0	2000000	ING Short FX Open End Turbo Certificate
123101	NG3DCB	DE000NG3DCB8	2000000	ING Short FX Open End Turbo Certificate
123102	NG3DCC	DE000NG3DCC6	2000000	ING Short FX 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:	Currency 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:	16 June 2020
6	Issue Date:	18 June 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 Currency 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
123076	DE000NG3DBL9	2000000	9.96	132.8100000000	3.5	5.0	2.0	20.0	0.0	132.8100000000	0.01	100.0	JPY
123077	DE000NG3DBM7	2000000	11.05	134.1300000000	3.5	5.0	2.0	20.0	0.0	134.1300000000	0.01	100.0	JPY
123078	DE000NG3DBN5	2000000	0.46	1.1307000000	3.5	5.0	1.0	20.0	0.0	1.1307000000	0.0001	100.0	USD
123079	DE000NG3DBP0	2000000	0.55	1.1317000000	3.5	5.0	1.0	20.0	0.0	1.1317000000	0.0001	100.0	USD
123080	DE000NG3DBQ8	2000000	0.64	1.1327000000	3.5	5.0	1.0	20.0	0.0	1.1327000000	0.0001	100.0	USD
123081	DE000NG3DBR6	2000000	0.73	1.1337000000	3.5	5.0	1.0	20.0	0.0	1.1337000000	0.0001	100.0	USD
123082	DE000NG3DBS4	2000000	0.82	1.1347000000	3.5	5.0	1.0	20.0	0.0	1.1347000000	0.0001	100.0	USD
123083	DE000NG3DBT2	2000000	0.91	1.1357000000	3.5	5.0	1.0	20.0	0.0	1.1357000000	0.0001	100.0	USD
123084	DE000NG3DBU0	2000000	1.0	1.1367000000	3.5	5.0	1.0	20.0	0.0	1.1367000000	0.0001	100.0	USD
123085	DE000NG3DBV8	2000000	1.08	1.1377000000	3.5	5.0	1.0	20.0	0.0	1.1377000000	0.0001	100.0	USD
123086	DE000NG3DBW6	2000000	1.17	1.1387000000	3.5	5.0	1.0	20.0	0.0	1.1387000000	0.0001	100.0	USD
123087	DE000NG3DBX4	2000000	1.26	1.1397000000	3.5	5.0	1.0	20.0	0.0	1.1397000000	0.0001	100.0	USD
123088	DE000NG3DBY2	2000000	1.35	1.1407000000	3.5	5.0	1.0	20.0	0.0	1.1407000000	0.0001	100.0	USD
123089	DE000NG3DBZ9	2000000	1.44	1.1417000000	3.5	5.0	1.0	20.0	0.0	1.1417000000	0.0001	100.0	USD
123090	DE000NG3DB06	2000000	0.26	107.6300000000	3.5	5.0	2.0	20.0	0.0	107.6300000000	0.01	100.0	JPY
123091	DE000NG3DB1	2000000	0.49	107.90000000	3.5	5.0	2.0	20.0	0.0	107.90000000	0.01	100.0	JPY

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123092	DE000NG3DB2 2	2000000	0.72	108.180000 0000	3.5	5.0	2.0	20.0	0.0	108.180000 0000	0.01	100.0	JPY
123093	DE000NG3DB3 0	2000000	0.95	108.460000 0000	3.5	5.0	2.0	20.0	0.0	108.460000 0000	0.01	100.0	JPY
123094	DE000NG3DB4 8	2000000	1.18	108.740000 0000	3.5	5.0	2.0	20.0	0.0	108.740000 0000	0.01	100.0	JPY
123095	DE000NG3DB5 5	2000000	1.41	109.020000 0000	3.5	5.0	2.0	20.0	0.0	109.020000 0000	0.01	100.0	JPY
123096	DE000NG3DB6 3	2000000	1.64	109.300000 0000	3.5	5.0	2.0	20.0	0.0	109.300000 0000	0.01	100.0	JPY
123097	DE000NG3DB7 1	2000000	1.88	109.580000 0000	3.5	5.0	2.0	20.0	0.0	109.580000 0000	0.01	100.0	JPY
123098	DE000NG3DB8 9	2000000	2.11	109.860000 0000	3.5	5.0	2.0	20.0	0.0	109.860000 0000	0.01	100.0	JPY
123099	DE000NG3DB9 7	2000000	1.08	1.08197000 00	3.5	5.0	2.0	20.0	0.0	1.08197000 00	0.00001	100.0	CHF
123100	DE000NG3DCA 0	2000000	1.34	1.08469000 00	3.5	5.0	2.0	20.0	0.0	1.08469000 00	0.00001	100.0	CHF
123101	DE000NG3DCB 8	2000000	1.59	1.08741000 00	3.5	5.0	2.0	20.0	0.0	1.08741000 00	0.00001	100.0	CHF
123102	DE000NG3DCC 6	2000000	1.84	1.09014000 00	3.5	5.0	2.0	20.0	0.0	1.09014000 00	0.00001	100.0	CHF

ADDITIONAL SPECIFIC PRODUCT RELATED PROVISIONS:

24	Index Certificate Provisions	Not Applicable
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25	Share Certificate Provisions	Not Applicable
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26	Currency Certificate Provisions	Applicable
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Series Number of the Certificates	ISIN Code	(i) Details of the Underlying FX Rate	(ii) Relevant Screen Page	(iii) Termination Reference Price	(iv) Underlying Currency	(v) Valuation Time
123076	DE000NG3DBL9	EUR/JPY (Bloomberg code: EURJPY <Crncy>)	Reuters Page EURJPY=	As specified in the Currency Certificate Conditions	CHF	3 p.m. Greenwich Mean Time.
123077	DE000NG3DBM7	EUR/JPY (Bloomberg code: EURJPY <Crncy>)	Reuters Page EURJPY=	As specified in the Currency Certificate Conditions	CHF	3 p.m. Greenwich Mean Time.
123078	DE000NG3DBN5	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	CHF	3 p.m. Greenwich Mean Time.
123079	DE000NG3DBP0	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	CHF	3 p.m. Greenwich Mean Time.
123080	DE000NG3DBQ8	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	CHF	3 p.m. Greenwich Mean Time.
123081	DE000NG3DBR6	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	CHF	3 p.m. Greenwich Mean Time.
123082	DE000NG3DBS4	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	CHF	3 p.m. Greenwich Mean Time.
123083	DE000NG3DBT2	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	CHF	3 p.m. Greenwich Mean Time.
123084	DE000NG3DBU0	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	CHF	3 p.m. Greenwich Mean Time.
123085	DE000NG3DBV8	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	CHF	3 p.m. Greenwich Mean Time.
123086	DE000NG3DBW	EUR/USD	Reuters Page	As specified in the	CHF	3 p.m.

	6	(Bloomberg code: EURUSD <Crncy>)	EUR=	Currency Certificate Conditions		Greenwich Mean Time.
123087	DE000NG3DBX4	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	CHF	3 p.m. Greenwich Mean Time.
123088	DE000NG3DBY2	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	CHF	3 p.m. Greenwich Mean Time.
123089	DE000NG3DBZ9	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	CHF	3 p.m. Greenwich Mean Time.
123090	DE000NG3DB06	USD/JPY (Bloomberg code: USDJPY <Crncy>)	Reuters Page JPY=	As specified in the Currency Certificate Conditions	CHF	3 p.m. Greenwich Mean Time.
123091	DE000NG3DB14	USD/JPY (Bloomberg code: USDJPY <Crncy>)	Reuters Page JPY=	As specified in the Currency Certificate Conditions	CHF	3 p.m. Greenwich Mean Time.
123092	DE000NG3DB22	USD/JPY (Bloomberg code: USDJPY <Crncy>)	Reuters Page JPY=	As specified in the Currency Certificate Conditions	CHF	3 p.m. Greenwich Mean Time.
123093	DE000NG3DB30	USD/JPY (Bloomberg code: USDJPY <Crncy>)	Reuters Page JPY=	As specified in the Currency Certificate Conditions	CHF	3 p.m. Greenwich Mean Time.
123094	DE000NG3DB48	USD/JPY (Bloomberg code: USDJPY <Crncy>)	Reuters Page JPY=	As specified in the Currency Certificate Conditions	CHF	3 p.m. Greenwich Mean Time.
123095	DE000NG3DB55	USD/JPY (Bloomberg code: USDJPY <Crncy>)	Reuters Page JPY=	As specified in the Currency Certificate Conditions	CHF	3 p.m. Greenwich Mean Time.
123096	DE000NG3DB63	USD/JPY (Bloomberg code: USDJPY <Crncy>)	Reuters Page JPY=	As specified in the Currency Certificate Conditions	CHF	3 p.m. Greenwich Mean Time.
123097	DE000NG3DB71	USD/JPY (Bloomberg code: USDJPY <Crncy>)	Reuters Page JPY=	As specified in the Currency Certificate Conditions	CHF	3 p.m. Greenwich Mean Time.
123098	DE000NG3DB89	USD/JPY (Bloomberg code: USDJPY <Crncy>)	Reuters Page JPY=	As specified in the Currency Certificate Conditions	CHF	3 p.m. Greenwich Mean Time.
123099	DE000NG3DB97	EUR/CHF (Bloomberg code: EURCHF <Crncy>)	Reuters Page EURCHF=	As specified in the Currency Certificate Conditions	CHF	3 p.m. Greenwich Mean Time.
123100	DE000NG3DCA	EUR/CHF	Reuters Page	As specified in the	CHF	3 p.m.

	0	(Bloomberg code: EURCHF <Crncy>)	EURCHF=	Currency Certificate Conditions		Greenwich Mean Time.
123101	DE000NG3DCB 8	EUR/CHF (Bloomberg code: EURCHF <Crncy>)	Reuters Page EURCHF=	As specified in the Currency Certificate Conditions	CHF	3 p.m. Greenwich Mean Time.
123102	DE000NG3DCC 6	EUR/CHF (Bloomberg code: EURCHF <Crncy>)	Reuters Page EURCHF=	As specified in the Currency Certificate Conditions	CHF	3 p.m. Greenwich Mean Time.
27	Commodity Certificate Provisions		Not Applicable			
28	Fund Certificate Provisions		Not Applicable			
29	Government Bond Certificate Provisions		Not Applicable			
30	Index Futures Certificate Provisions		Not Applicable			

Signed on behalf of the Issuer:

By:

Duly authorised

By:

Duly authorised

PART B – OTHER INFORMATION

1 LISTING

(i) Listing:	The Freiverkehr section of the Frankfurt Stock Exchange
(ii) Admission to trading:	Application is expected to be made by the Issuer (or on its behalf) for the Certificates to be admitted to trading on The Freiverkehr section of the Frankfurt Stock Exchange
(iii) Estimate of total expenses related to admission to trading:	EUR 500

2 RATINGS

Ratings:	The Certificates to be issued will not be rated
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3 INTERESTS OF NATURAL AND LEGAL PERSONS INVOLVED IN THE ISSUE

Save for any fees payable to the Dealers, so far as the Issuer is aware, no person involved in the offer of the Certificates has an interest material to the offer. The Dealers and their affiliates have engaged, and may in the future engage, in investment banking and/or commercial banking transactions with, and may perform other services for, the Issuer and its affiliates in the ordinary course of business.

4 REASONS FOR THE OFFER, ESTIMATED NET PROCEEDS AND TOTAL EXPENSES

(i) Reasons for the offer	See “Use of Proceeds” wording in Base Prospectus
(ii) Estimated total expenses	The terms of the Public Offer do not provide for any expenses and/or taxes to be charged to any purchaser of the Certificates

5 INFORMATION CONCERNING THE UNDERLYING

Underlying	Information on the underlying can be obtained on source of information.
EUR/JPY	The return on the Certificates is linked to the performance of the underlying Currency. The price of the Currency may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Currency will affect the value of the Certificates. Information and details of the past and future performance of the Currency and its volatility can be obtained from Bloomberg (Bloomberg code: EURJPY <Crncy>)
EUR/USD	The return on the Certificates is linked to the performance of the underlying Currency. The price of the Currency may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Currency will affect the value of the Certificates. Information and details of the past and future performance of the Currency and its volatility can be obtained from Bloomberg (Bloomberg code: EURUSD <Crncy>)

EUR/CHF	The return on the Certificates is linked to the performance of the underlying Currency. The price of the Currency may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Currency will affect the value of the Certificates. Information and details of the past and future performance of the Currency and its volatility can be obtained from Bloomberg (Bloomberg code: EURCHF <Crncy>)
USD/JPY	The return on the Certificates is linked to the performance of the underlying Currency. The price of the Currency may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Currency will affect the value of the Certificates. Information and details of the past and future performance of the Currency and its volatility can be obtained from Bloomberg (Bloomberg code: USDJPY <Crncy>)

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
DE000NG3DBL9	Not Applicable	NG3DBL
DE000NG3DBM7	Not Applicable	NG3DBM
DE000NG3DBN5	Not Applicable	NG3DBN
DE000NG3DBP0	Not Applicable	NG3DBP
DE000NG3DBQ8	Not Applicable	NG3DBQ
DE000NG3DBR6	Not Applicable	NG3DBR
DE000NG3DBS4	Not Applicable	NG3DBS
DE000NG3DBT2	Not Applicable	NG3DBT
DE000NG3DBU0	Not Applicable	NG3DBU
DE000NG3DBV8	Not Applicable	NG3DBV
DE000NG3DBW6	Not Applicable	NG3DBW
DE000NG3DBX4	Not Applicable	NG3DBX
DE000NG3DBY2	Not Applicable	NG3DBY
DE000NG3DBZ9	Not Applicable	NG3DBZ
DE000NG3DB06	Not Applicable	NG3DB0
DE000NG3DB14	Not Applicable	NG3DB1
DE000NG3DB22	Not Applicable	NG3DB2
DE000NG3DB30	Not Applicable	NG3DB3
DE000NG3DB48	Not Applicable	NG3DB4
DE000NG3DB55	Not Applicable	NG3DB5
DE000NG3DB63	Not Applicable	NG3DB6
DE000NG3DB71	Not Applicable	NG3DB7
DE000NG3DB89	Not Applicable	NG3DB8
DE000NG3DB97	Not Applicable	NG3DB9

DE000NG3DCA0	Not Applicable	NG3DCA
DE000NG3DCB8	Not Applicable	NG3DCB
DE000NG3DCC6	Not Applicable	NG3DCC

(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 Netherlands:	Clearstream Banking AG, Eschborn
(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**