

**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.

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.

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.

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.

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).

Final Terms dated 01 July 2020

**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>
124846	NG3EVN	DE000NG3EVN1	2000000	ING Long Index Open End Turbo Certificate
124847	NG3EVP	DE000NG3EVP6	2000000	ING Long Index Open End Turbo Certificate
124848	NG3EVQ	DE000NG3EVQ4	2000000	ING Long Index Open End Turbo Certificate
124849	NG3EVR	DE000NG3EVR2	2000000	ING Long Index Open End Turbo Certificate

124850	NG3EVS	DE000NG3EVS0	2000000	ING Long Index Open End Turbo Certificate
124851	NG3EVT	DE000NG3EVT8	2000000	ING Long Index Open End Turbo Certificate
124852	NG3EVU	DE000NG3EVU6	2000000	ING Long Index Open End Turbo Certificate
124853	NG3EVV	DE000NG3EVV4	2000000	ING Long Index Open End Turbo Certificate
124854	NG3EVW	DE000NG3EVW2	2000000	ING Long Index Open End Turbo Certificate
124855	NG3EVX	DE000NG3EVX0	2000000	ING Long Index Open End Turbo Certificate
124856	NG3EVY	DE000NG3EVY8	2000000	ING Long Index Open End Turbo Certificate
124857	NG3EVZ	DE000NG3EVZ5	2000000	ING Long Index Open End Turbo Certificate
124858	NG3EV0	DE000NG3EV01	2000000	ING Long Index Open End Turbo Certificate
124859	NG3EV1	DE000NG3EV19	2000000	ING Long Index Open End Turbo Certificate
124860	NG3EV2	DE000NG3EV27	2000000	ING Long Index Open End Turbo Certificate
124861	NG3EV3	DE000NG3EV35	2000000	ING Long Index Open End Turbo Certificate
124862	NG3EV4	DE000NG3EV43	2000000	ING Long Index Open End Turbo Certificate
124863	NG3EV5	DE000NG3EV50	2000000	ING Long Index Open End Turbo Certificate
124864	NG3EV6	DE000NG3EV68	2000000	ING Long Index Open End Turbo Certificate
124865	NG3EV7	DE000NG3EV76	2000000	ING Long Index Open End Turbo Certificate
124866	NG3EV8	DE000NG3EV84	2000000	ING Long Index Open End Turbo Certificate
124867	NG3EV9	DE000NG3EV92	2000000	ING Long Index Open End Turbo Certificate
124868	NG3EWA	DE000NG3EWA6	2000000	ING Long Index Open End Turbo Certificate
124869	NG3EWB	DE000NG3EWB4	2000000	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 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](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 website [www.ingmarkets.de](http://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:	Index 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:	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:	02 July 2020
6	Issue Date:	06 July 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
124846	DE000NG3EVN1	2000000	1.6	9977.8500000000	3.5	5.0	3.0	20.0	0.0	9977.8500000000	0.01	0.01	USD
124847	DE000NG3EVP6	2000000	1.78	9957.8500000000	3.5	5.0	3.0	20.0	0.0	9957.8500000000	0.01	0.01	USD
124848	DE000NG3EVQ4	2000000	1.95	9937.8500000000	3.5	5.0	3.0	20.0	0.0	9937.8500000000	0.01	0.01	USD
124849	DE000NG3EVR2	2000000	2.13	9917.8500000000	3.5	5.0	3.0	20.0	0.0	9917.8500000000	0.01	0.01	USD
124850	DE000NG3EVS0	2000000	2.31	9897.8500000000	3.5	5.0	3.0	20.0	0.0	9897.8500000000	0.01	0.01	USD
124851	DE000NG3EVT8	2000000	2.49	9877.8500000000	3.5	5.0	3.0	20.0	0.0	9877.8500000000	0.01	0.01	USD
124852	DE000NG3EVU6	2000000	2.67	9857.8500000000	3.5	5.0	3.0	20.0	0.0	9857.8500000000	0.01	0.01	USD
124853	DE000NG3EVV4	2000000	2.85	9837.8500000000	3.5	5.0	3.0	20.0	0.0	9837.8500000000	0.01	0.01	USD
124854	DE000NG3EVW2	2000000	3.02	9817.8500000000	3.5	5.0	3.0	20.0	0.0	9817.8500000000	0.01	0.01	USD
124855	DE000NG3EVX0	2000000	0.33	3062.9500000000	3.5	5.0	3.0	20.0	0.0	3062.9500000000	0.01	0.01	USD
124856	DE000NG3EVY8	2000000	0.38	3057.9500000000	3.5	5.0	3.0	20.0	0.0	3057.9500000000	0.01	0.01	USD
124857	DE000NG3EVZ5	2000000	0.42	3052.9500000000	3.5	5.0	3.0	20.0	0.0	3052.9500000000	0.01	0.01	USD
124858	DE000NG3EV01	2000000	0.47	3047.9500000000	3.5	5.0	3.0	20.0	0.0	3047.9500000000	0.01	0.01	USD
124859	DE000NG3EV19	2000000	0.51	3042.9500000000	3.5	5.0	3.0	20.0	0.0	3042.9500000000	0.01	0.01	USD
124860	DE000NG3EV27	2000000	0.56	3037.9500000000	3.5	5.0	3.0	20.0	0.0	3037.9500000000	0.01	0.01	USD
124861	DE000NG3EV3	2000000	0.6	3032.9500000000	3.5	5.0	3.0	20.0	0.0	3032.9500000000	0.01	0.01	USD

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124862	DE000NG3EV4 3	2000000	1.24	25674.0300 000000	3.5	5.0	2.0	20.0	0.0	25674.0300 000000	0.01	0.01	USD
124863	DE000NG3EV5 0	2000000	1.46	25649.0300 000000	3.5	5.0	2.0	20.0	0.0	25649.0300 000000	0.01	0.01	USD
124864	DE000NG3EV6 8	2000000	1.68	25624.0300 000000	3.5	5.0	2.0	20.0	0.0	25624.0300 000000	0.01	0.01	USD
124865	DE000NG3EV7 6	2000000	1.91	25599.0300 000000	3.5	5.0	2.0	20.0	0.0	25599.0300 000000	0.01	0.01	USD
124866	DE000NG3EV8 4	2000000	2.13	25574.0300 000000	3.5	5.0	2.0	20.0	0.0	25574.0300 000000	0.01	0.01	USD
124867	DE000NG3EV9 2	2000000	2.35	25549.0300 000000	3.5	5.0	2.0	20.0	0.0	25549.0300 000000	0.01	0.01	USD
124868	DE000NG3EW A6	2000000	2.58	25524.0300 000000	3.5	5.0	2.0	20.0	0.0	25524.0300 000000	0.01	0.01	USD
124869	DE000NG3EWB 4	2000000	2.8	25499.0300 000000	3.5	5.0	2.0	20.0	0.0	25499.0300 000000	0.01	0.01	USD

**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
124846	DE000NG3EVN1	NASDAQ 100 Stock Index (Bloomberg code: NDX <Index> )	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
124847	DE000NG3EVP6	NASDAQ 100 Stock Index (Bloomberg code: NDX <Index> )	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
124848	DE000NG3EVQ4	NASDAQ 100 Stock Index (Bloomberg code: NDX <Index> )	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
124849	DE000NG3EVR2	NASDAQ 100 Stock Index (Bloomberg code: NDX <Index> )	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
124850	DE000NG3EVS0	NASDAQ 100 Stock Index (Bloomberg code: NDX <Index> )	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
124851	DE000NG3EVT8	NASDAQ 100 Stock Index (Bloomberg code: NDX <Index> )	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
124852	DE000NG3EVU6	NASDAQ 100 Stock Index (Bloomberg code: NDX <Index> )	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
124853	DE000NG3EVV4	NASDAQ 100 Stock Index (Bloomberg code: NDX <Index> )	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
124854	DE000NG3EVW2	NASDAQ 100 Stock Index (Bloomberg code: NDX <Index> )	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
124855	DE000NG3EVX0	S&P 500 Index (Bloomberg code: SPX <Index> )	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
124856	DE000NG3Evy8	S&P 500 Index (Bloomberg code: SPX <Index> )	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
124857	DE000NG3EVZ5	S&P 500 Index (Bloomberg code: SPX <Index> )	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
124858	DE000NG3EV01	S&P 500 Index (Bloomberg code: SPX <Index> )	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
124859	DE000NG3EV19	S&P 500 Index (Bloomberg code: SPX <Index> )	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
124860	DE000NG3EV27	S&P 500 Index (Bloomberg code: SPX <Index> )	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
124861	DE000NG3EV35	S&P 500 Index (Bloomberg code: SPX <Index> )	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
124862	DE000NG3EV43	Dow Jones Industrial Average Index (Bloomberg code: INDU <Index> )	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions



124863	DE000NG3EV5 0	Dow Jones Industrial Average Index (Bloomberg code: INDU <Index> )	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
124864	DE000NG3EV6 8	Dow Jones Industrial Average Index (Bloomberg code: INDU <Index> )	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
124865	DE000NG3EV7 6	Dow Jones Industrial Average Index (Bloomberg code: INDU <Index> )	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
124866	DE000NG3EV8 4	Dow Jones Industrial Average Index (Bloomberg code: INDU <Index> )	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
124867	DE000NG3EV9 2	Dow Jones Industrial Average Index (Bloomberg code: INDU <Index> )	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
124868	DE000NG3EW A6	Dow Jones Industrial Average Index (Bloomberg code: INDU <Index> )	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
124869	DE000NG3EW B4	Dow Jones Industrial Average Index (Bloomberg code: INDU <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>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

<b>Underlying</b>	<b>Information on the underlying can be obtained on source of information.</b>
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>)
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>)

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 &lt;Index&gt;)</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](http://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
DE000NG3EVN1	Not Applicable	NG3EVN
DE000NG3EVP6	Not Applicable	NG3EVP
DE000NG3EVQ4	Not Applicable	NG3EVQ
DE000NG3EVR2	Not Applicable	NG3EVR
DE000NG3EVS0	Not Applicable	NG3EVS
DE000NG3EVT8	Not Applicable	NG3EVT
DE000NG3EVU6	Not Applicable	NG3EVU
DE000NG3EVV4	Not Applicable	NG3EVV
DE000NG3EVW2	Not Applicable	NG3EVW
DE000NG3EVX0	Not Applicable	NG3EVX
DE000NG3EVY8	Not Applicable	NG3EVY
DE000NG3EVZ5	Not Applicable	NG3EVZ
DE000NG3EV01	Not Applicable	NG3EV0
DE000NG3EV19	Not Applicable	NG3EV1
DE000NG3EV27	Not Applicable	NG3EV2
DE000NG3EV35	Not Applicable	NG3EV3
DE000NG3EV43	Not Applicable	NG3EV4
DE000NG3EV50	Not Applicable	NG3EV5
DE000NG3EV68	Not Applicable	NG3EV6
DE000NG3EV76	Not Applicable	NG3EV7
DE000NG3EV84	Not Applicable	NG3EV8
DE000NG3EV92	Not Applicable	NG3EV9
DE000NG3EWA6	Not Applicable	NG3EWA
DE000NG3EWB4	Not Applicable	NG3EWB

(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
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(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 “ <b>Public Offer Jurisdiction</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 WEBSITE OF THE ISSUER [WWW.INGMARKETS.DE](http://WWW.INGMARKETS.DE)**

#### 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.