

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
134,031	NG3NTT	DE000NG3NTT3	250,000	ING Short Commodity Mini Future Certificate
134,032	NG3NTU	DE000NG3NTU1	250,000	ING Short Commodity Mini Future Certificate
134,033	NG3NTV	DE000NG3NTV9	250,000	ING Short Commodity Mini Future Certificate
134,034	NG3NTW	DE000NG3NTW7	250,000	ING Short Commodity Mini Future Certificate
134,035	NG3NTX	DE000NG3NTX5	500,000	ING Short Commodity Mini Future Certificate
134,036	NG3NTY	DE000NG3NTY3	500,000	ING Short Commodity Mini Future Certificate
134,037	NG3NTZ	DE000NG3NTZ0	500,000	ING Short Commodity Mini Future Certificate
134,038	NG3NT0	DE000NG3NT04	500,000	ING Short Commodity Mini Future Certificate
134,039	NG3NT1	DE000NG3NT12	500,000	ING Short Commodity Mini Future Certificate
134,040	NG3NT2	DE000NG3NT20	1,000,000	ING Short Commodity Mini Future Certificate
134,041	NG3NT3	DE000NG3NT38	500,000	ING Short Commodity Mini Future Certificate
134,042	NG3NT4	DE000NG3NT46	500,000	ING Short Commodity Mini Future Certificate
134,043	NG3NT5	DE000NG3NT53	500,000	ING Short Commodity Mini Future Certificate
134,044	NG3NT6	DE000NG3NT61	500,000	ING Short Commodity Mini Future Certificate
134,045	NG3NT7	DE000NG3NT79	500,000	ING Short Commodity Mini Future Certificate
134,046	NG3NT8	DE000NG3NT87	500,000	ING Short Commodity Mini Future Certificate
134,047	NG3NT9	DE000NG3NT95	500,000	ING Short Commodity Mini Future Certificate
134,048	NG3NUA	DE000NG3NUA1	500,000	ING Short Commodity Mini Future Certificate
134,049	NG3NUB	DE000NG3NUB9	500,000	ING Short Commodity Mini Future Certificate
134,050	NG3NUC	DE000NG3NUC7	500,000	ING Short Commodity Mini Future Certificate
134,051	NG3NUD	DE000NG3NUD5	500,000	ING Short Commodity Mini Future Certificate
134,052	NG3NUE	DE000NG3NUE3	500,000	ING Short Commodity Mini Future Certificate

134,053	NG3NUF	DE000NG3NUF0	500,000	ING Short Commodity Mini Future Certificate
134,054	NG3NUG	DE000NG3NUG8	500,000	ING Short Commodity Mini Future Certificate
134,055	NG3NUH	DE000NG3NUH6	500,000	ING Short Commodity 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:	Commodity 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:	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:	25 August 2020
6	Issue Date:	27 August 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
134,031	DE000NG3NTT3	250,000	4.06	50.017600000	3.5	5.0	7.5	20.0	0.0	46.20000000	0.1	1.0	USD
134,032	DE000NG3NTU1	250,000	4.48	50.517600000	3.5	5.0	7.5	20.0	0.0	46.70000000	0.1	1.0	USD
134,033	DE000NG3NTV9	250,000	4.9	51.017600000	3.5	5.0	7.5	20.0	0.0	47.10000000	0.1	1.0	USD
134,034	DE000NG3NTW7	250,000	7.87	54.517400000	3.5	5.0	7.5	20.0	0.0	50.40000000	0.1	1.0	USD
134,035	DE000NG3NTX5	500,000	8.59	2049.941000000	3.5	5.0	3.0	20.0	0.0	1988.00000000	1.0	0.1	USD
134,036	DE000NG3NTY3	500,000	8.8	2052.441000000	3.5	5.0	3.0	20.0	0.0	1990.00000000	1.0	0.1	USD
134,037	DE000NG3NTZ0	500,000	9.01	2054.941000000	3.5	5.0	3.0	20.0	0.0	1993.00000000	1.0	0.1	USD
134,038	DE000NG3NT04	500,000	9.22	2057.441000000	3.5	5.0	3.0	20.0	0.0	1995.00000000	1.0	0.1	USD
134,039	DE000NG3NT12	500,000	9.43	2059.941000000	3.5	5.0	3.0	20.0	0.0	1998.00000000	1.0	0.1	USD
134,040	DE000NG3NT20	1,000,000	1.47	4.2721000000	3.5	5.0	10.0	20.0	0.0	3.840000000	0.01	1.0	USD
134,041	DE000NG3NT38	500,000	2.2	29.435000000	3.5	5.0	4.0	20.0	0.0	28.20000000	0.1	1.0	USD
134,042	DE000NG3NT46	500,000	2.37	29.635000000	3.5	5.0	4.0	20.0	0.0	28.40000000	0.1	1.0	USD
134,043	DE000NG3NT53	500,000	2.53	29.835000000	3.5	5.0	4.0	20.0	0.0	28.60000000	0.1	1.0	USD
134,044	DE000NG3NT61	500,000	2.7	30.035000000	3.5	5.0	4.0	20.0	0.0	28.80000000	0.1	1.0	USD

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134,045	DE000NG3NT79	500,000	2.87	30.235000000	3.5	5.0	4.0	20.0	0.0	29.00000000	0.1	1.0	USD
134,046	DE000NG3NT87	500,000	3.04	30.435000000	3.5	5.0	4.0	20.0	0.0	29.20000000	0.1	1.0	USD
134,047	DE000NG3NT95	500,000	3.21	30.635000000	3.5	5.0	4.0	20.0	0.0	29.40000000	0.1	1.0	USD
134,048	DE000NG3NUA1	500,000	3.38	30.835000000	3.5	5.0	4.0	20.0	0.0	29.60000000	0.1	1.0	USD
134,049	DE000NG3NUB9	500,000	3.55	31.035000000	3.5	5.0	4.0	20.0	0.0	29.70000000	0.1	1.0	USD
134,050	DE000NG3NUC7	500,000	3.72	31.235000000	3.5	5.0	4.0	20.0	0.0	29.90000000	0.1	1.0	USD
134,051	DE000NG3NUD5	500,000	3.89	31.435000000	3.5	5.0	4.0	20.0	0.0	30.10000000	0.1	1.0	USD
134,052	DE000NG3NUE3	500,000	4.06	31.635000000	3.5	5.0	4.0	20.0	0.0	30.30000000	0.1	1.0	USD
134,053	DE000NG3NUF0	500,000	4.23	31.835000000	3.5	5.0	4.0	20.0	0.0	30.50000000	0.1	1.0	USD
134,054	DE000NG3NUG8	500,000	4.4	32.035000000	3.5	5.0	4.0	20.0	0.0	30.70000000	0.1	1.0	USD
134,055	DE000NG3NUH6	500,000	4.56	32.235000000	3.5	5.0	4.0	20.0	0.0	30.90000000	0.1	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
134,031	DE000NG3NTT3	Brent Crude Oil	Oil-Brent-ICE	Initially Bloomberg code: COX0 <Cmnty> and	The spot price	Not Applicable.	Not Applicable.	Not Applicable.	The close of trading on the Exchange

				after the first Rollover Date the Bloomberg page referring to the relevant Futures Contract.					
134,032	DE000N G3NTU1	Brent Crude Oil	Oil-Brent -ICE	Initially Bloomberg code: COX0 <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
134,033	DE000N G3NTV9	Brent Crude Oil	Oil-Brent -ICE	Initially Bloomberg code: COX0 <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
134,034	DE000N G3NTW7	Brent Crude Oil	Oil-Brent -ICE	Initially Bloomberg code: COX0 <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
134,035	DE000N G3NTX5	Gold	Gold-Spot	GOLD SPOT \$/OZ (Bloomberg code: XAU <Cmncy>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable.	The close of trading on the Exchange
134,036	DE000N G3NTY3	Gold	Gold-Spot	GOLD SPOT \$/OZ (Bloomberg code: XAU <Cmncy>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable.	The close of trading on the Exchange
134,037	DE000N G3NTZ0	Gold	Gold-Spot	GOLD SPOT \$/OZ (Bloomberg	The spot	Not Applicable.	Not Applicable.	Not Applicable.	The close of trading on the

				code: XAU <Crncy>)	price				Exchange
134,038	DE000N G3NT04	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
134,039	DE000N G3NT12	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
134,040	DE000N G3NT20	Natural Gas	Natural Gas-NY MEX	Initially Bloomberg code: NGV20 <Cmnty> 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
134,041	DE000N G3NT38	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
134,042	DE000N G3NT46	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
134,043	DE000N G3NT53	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
134,044	DE000N G3NT61	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
134,045	DE000N G3NT79	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

134,04 6	DE000N G3NT87	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
134,04 7	DE000N G3NT95	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
134,04 8	DE000N G3NUA1	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
134,04 9	DE000N G3NUB9	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
134,05 0	DE000N G3NUC7	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
134,05 1	DE000N G3NUD5	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
134,05 2	DE000N G3NUE3	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
134,05 3	DE000N G3NUF0	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
134,05 4	DE000N G3NUG8	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

134,055	DE000N G3NUH6	Silver	Silver-Spot	SILVER SPOT \$/OZ (Bloomberg code: XAG <Crcy>)	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	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.
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>)
Brent 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: CO1 <Cmdty>)

Silver	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: XAG <Crncy>)
Natural Gas	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: NG1 <Cmdty>)

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
DE000NG3NTT3	Not Applicable	NG3NTT
DE000NG3NTU1	Not Applicable	NG3NTU
DE000NG3NTV9	Not Applicable	NG3NTV
DE000NG3NTW7	Not Applicable	NG3NTW
DE000NG3NTX5	Not Applicable	NG3NTX
DE000NG3NTY3	Not Applicable	NG3NTY
DE000NG3NTZ0	Not Applicable	NG3NTZ
DE000NG3NT04	Not Applicable	NG3NT0
DE000NG3NT12	Not Applicable	NG3NT1
DE000NG3NT20	Not Applicable	NG3NT2
DE000NG3NT38	Not Applicable	NG3NT3
DE000NG3NT46	Not Applicable	NG3NT4
DE000NG3NT53	Not Applicable	NG3NT5
DE000NG3NT61	Not Applicable	NG3NT6
DE000NG3NT79	Not Applicable	NG3NT7
DE000NG3NT87	Not Applicable	NG3NT8
DE000NG3NT95	Not Applicable	NG3NT9
DE000NG3NUA1	Not Applicable	NG3NUA
DE000NG3NUB9	Not Applicable	NG3NUB
DE000NG3NUC7	Not Applicable	NG3NUC
DE000NG3NUD5	Not Applicable	NG3NUD
DE000NG3NUE3	Not Applicable	NG3NUE
DE000NG3NUF0	Not Applicable	NG3NUF
DE000NG3NUG8	Not Applicable	NG3NUG

DE000NG3NUH6	Not Applicable	NG3NUH
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(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 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