Final Terms dated 20 October 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
142,742	NG3ZTN	DE000NG3ZTN0	250,000	ING Short Index Open End Turbo Certificate
142,743	NG3ZTP	DE000NG3ZTP5	250,000	ING Short Index Open End Turbo Certificate
142,744	NG3ZTQ	DE000NG3ZTQ3	250,000	ING Short Index Open End Turbo Certificate
142,745	NG3ZTR	DE000NG3ZTR1	250,000	ING Short Index Open End Turbo Certificate
142,746	NG3ZTS	DE000NG3ZTS9	250,000	ING Short Index Open End Turbo Certificate
142,747	NG3ZTT	DE000NG3ZTT7	250,000	ING Short Index Open End Turbo Certificate
142,748	NG3ZTU	DE000NG3ZTU5	250,000	ING Short Index Open End Turbo Certificate
142,749	NG3ZTV	DE000NG3ZTV3	250,000	ING Short Index Open End Turbo Certificate
142,750	NG3ZTW	DE000NG3ZTW1	250,000	ING Short Index Open End Turbo Certificate
142,751	NG3ZTX	DE000NG3ZTX9	250,000	ING Short Index Open End Turbo Certificate
142,752	NG3ZTY	DE000NG3ZTY7	250,000	ING Short Index Open End Turbo Certificate
142,753	NG3ZTZ	DE000NG3ZTZ4	250,000	ING Short Index Open End Turbo Certificate
142,754	NG3ZT0	DE000NG3ZT00	250,000	ING Short Index Open End Turbo Certificate
142,755	NG3ZT1	DE000NG3ZT18	250,000	ING Short Index Open End Turbo Certificate
142,756	NG3ZT2	DE000NG3ZT26	150,000	ING Short Index Open End Turbo Certificate
142,757	NG3ZT3	DE000NG3ZT34	150,000	ING Short Index Open End Turbo Certificate
142,758	NG3ZT4	DE000NG3ZT42	150,000	ING Short Index Open End Turbo Certificate
142,759	NG3ZT5	DE000NG3ZT59	150,000	ING Short Index Open End Turbo Certificate
142,760	NG3ZT6	DE000NG3ZT67	150,000	ING Short Index Open End Turbo Certificate
142,761	NG3ZT7	DE000NG3ZT75	150,000	ING Short Index Open End Turbo Certificate
142,762	NG3ZT8	DE000NG3ZT83	150,000	ING Short Index Open End Turbo Certificate
142,763	NG3ZT9	DE000NG3ZT91	150,000	ING Short Index Open End Turbo Certificate

142,764	NG3ZUA	DE000NG3ZUA5	150,000	ING Short Index Open End Turbo Certificate
142,765	NG3ZUB	DE000NG3ZUB3	150,000	ING Short Index Open End Turbo Certificate
142,766	NG3ZUC	DE000NG3ZUC1	150,000	ING Short Index Open End Turbo Certificate
142,767	NG3ZUD	DE000NG3ZUD9	150,000	ING Short Index Open End Turbo Certificate
142,768	NG3ZUE	DE000NG3ZUE7	150,000	ING Short Index Open End Turbo Certificate
142,769	NG3ZUF	DE000NG3ZUF4	150,000	ING Short Index Open End Turbo Certificate
142,770	NG3ZUG	DE000NG3ZUG2	1,000,000	ING Short Index Open End Turbo Certificate
142,771	NG3ZUH	DE000NG3ZUH0	1,000,000	ING Short Index Open End Turbo Certificate
142,772	NG3ZUJ	DE000NG3ZUJ6	1,000,000	ING Short Index Open End Turbo Certificate
142,773	NG3ZUK	DE000NG3ZUK4	1,000,000	ING Short Index Open End Turbo Certificate
142,774	NG3ZUL	DE000NG3ZUL2	1,000,000	ING Short Index Open End Turbo Certificate
142,775	NG3ZUM	DE000NG3ZUM0	1,000,000	ING Short Index Open End Turbo Certificate
142,776	NG3ZUN	DE000NG3ZUN8	1,000,000	ING Short Index Open End Turbo Certificate
142,777	NG3ZUP	DE000NG3ZUP3	1,000,000	ING Short Index Open End Turbo Certificate
142,778	NG3ZUQ	DE000NG3ZUQ1	1,000,000	ING Short Index Open End Turbo Certificate
142,779	NG3ZUR	DE000NG3ZUR9	1,000,000	ING Short Index Open End Turbo Certificate
142,780	NG3ZUS	DE000NG3ZUS7	1,000,000	ING Short Index Open End Turbo Certificate
142,781	NG3ZUT	DE000NG3ZUT5	1,000,000	ING Short Index Open End Turbo Certificate
142,782	NG3ZUU	DE000NG3ZUU3	1,000,000	ING Short Index Open End Turbo Certificate
142,783	NG3ZUV	DE000NG3ZUV1	1,000,000	ING Short Index Open End Turbo Certificate
142,784	NG3ZUW	DE000NG3ZUW9	300,000	ING Short Index Open End Turbo Certificate
142,785	NG3ZUX	DE000NG3ZUX7	300,000	ING Short Index Open End Turbo Certificate
142,786	NG3ZUY	DE000NG3ZUY5	300,000	ING Short Index Open End Turbo Certificate
142,787	NG3ZUZ	DE000NG3ZUZ2	300,000	ING Short Index Open End Turbo Certificate
142,788	NG3ZU0	DE000NG3ZU07	300,000	ING Short Index Open End Turbo Certificate
142,789	NG3ZU1	DE000NG3ZU15	300,000	ING Short Index Open End Turbo Certificate
142,790	NG3ZU2	DE000NG3ZU23	300,000	ING Short Index Open End Turbo Certificate
142,791	NG3ZU3	DE000NG3ZU31	300,000	ING Short Index Open End Turbo Certificate

142,792	NG3ZU4	DE000NG3ZU49	300,000	ING Short Index Open End Turbo Certificate
142,793	NG3ZU5	DE000NG3ZU56	300,000	ING Short Index Open End Turbo Certificate
142,794	NG3ZU6	DE000NG3ZU64	300,000	ING Short Index Open End Turbo Certificate
142,795	NG3ZU7	DE000NG3ZU72	300,000	ING Short Index Open End Turbo Certificate
142,796	NG3ZU8	DE000NG3ZU80	300,000	ING Short Index Open End Turbo Certificate
142,797	NG3ZU9	DE000NG3ZU98	300,000	ING Short Index Open End Turbo Certificate
142,798	NG3ZVA	DE000NG3ZVA3	300,000	ING Short Index Open End Turbo Certificate
142,799	NG3ZVB	DE000NG3ZVB1	300,000	ING Short Index Open End Turbo Certificate
142,800	NG3ZVC	DE000NG3ZVC9	300,000	ING Short Index Open End Turbo Certificate
142,801	NG3ZVD	DE000NG3ZVD7	300,000	ING Short Index Open End Turbo Certificate
142,802	NG3ZVE	DE000NG3ZVE5	300,000	ING Short Index Open End Turbo Certificate
142,803	NG3ZVF	DE000NG3ZVF2	300,000	ING Short Index Open End Turbo Certificate
142,804	NG3ZVG	DE000NG3ZVG0	300,000	ING Short Index Open End Turbo Certificate
142,805	NG3ZVH	DE000NG3ZVH8	300,000	ING Short Index Open End Turbo Certificate
142,806	NG3ZVJ	DE000NG3ZVJ4	300,000	ING Short Index Open End Turbo Certificate
142,807	NG3ZVK	DE000NG3ZVK2	300,000	ING Short Index Open End Turbo Certificate
142,808	NG3ZVL	DE000NG3ZVL0	300,000	ING Short Index Open End Turbo Certificate
142,809	NG3ZVM	DE000NG3ZVM8	300,000	ING Short 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 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.*

XDAXDAX Index is provided by Stoxx Ltd.. Stoxx Ltd. appears in the register of administrators and benchmarks established and maintained by ESMA pursuant to Article 36 of the Benchmarks Regulation.

DAX® Index is provided by Stoxx ltd. Stoxx ltd appears 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.

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.

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).

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:	Index Certificates
	(b)	Whether such Certificates are Best Certificates, Limited Certificates, Open Ended Certificates or Fixed Leverage.	Best Certificates (Marketing name: Open End Turbo, Sprinter Best or Turbo Best)
	(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:	21 October 2020
6		Issue Date:	23 October 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
142,742	DE000NG3ZTN0	250,000	1.36	12964.1200000000	3.5	5.0	1.5	20.0	0.0	12964.120000000	0.01	0.01	EUR
142,743	DE000NG3ZTP5	250,000	1.41	12969.1200000000	3.5	5.0	1.5	20.0	0.0	12969.120000000	0.01	0.01	EUR
142,744	DE000NG3ZTQ3	250,000	1.46	12974.1200000000	3.5	5.0	1.5	20.0	0.0	12974.120000000	0.01	0.01	EUR
142,745	DE000NG3ZTR1	250,000	1.51	12979.1200000000	3.5	5.0	1.5	20.0	0.0	12979.120000000	0.01	0.01	EUR
142,746	DE000NG3ZTS9	250,000	1.56	12984.1200000000	3.5	5.0	1.5	20.0	0.0	12984.120000000	0.01	0.01	EUR
142,747	DE000NG3ZTT7	250,000	1.61	12989.1200000000	3.5	5.0	1.5	20.0	0.0	12989.120000000	0.01	0.01	EUR
142,748	DE000NG3ZTU5	250,000	1.66	12994.1200000000	3.5	5.0	1.5	20.0	0.0	12994.120000000	0.01	0.01	EUR
142,749	DE000NG3ZTV3	250,000	1.71	12999.1200000000	3.5	5.0	1.5	20.0	0.0	12999.120000000	0.01	0.01	EUR
142,750	DE000NG3ZTW1	250,000	1.76	13004.1200000000	3.5	5.0	1.5	20.0	0.0	13004.120000000	0.01	0.01	EUR
142,751	DE000NG3ZTX9	250,000	1.81	13009.1200000000	3.5	5.0	1.5	20.0	0.0	13009.120000000	0.01	0.01	EUR
142,752	DE000NG3ZTY7	250,000	1.86	13014.1200000000	3.5	5.0	1.5	20.0	0.0	13014.120000000	0.01	0.01	EUR
142,753	DE000NG3ZTZ4	250,000	1.91	13019.1200000000	3.5	5.0	1.5	20.0	0.0	13019.120000000	0.01	0.01	EUR
142,754	DE000NG3ZT00	250,000	1.96	13024.1200000000	3.5	5.0	1.5	20.0	0.0	13024.120000000	0.01	0.01	EUR
142,755	DE000NG3ZT18	250,000	2.01	13029.1200000000	3.5	5.0	1.5	20.0	0.0	13029.120000000	0.01	0.01	EUR

142,7 56	DE000NG 3ZT26	150,000	2.76	28521. 160000 0000	3.5	5.0	2.0	20.0	0.0	28521. 16000 00000	0.01	0.01	USD
142,7 57	DE000NG 3ZT34	150,000	2.98	28546. 160000 0000	3.5	5.0	2.0	20.0	0.0	28546. 16000 00000	0.01	0.01	USD
142,7 58	DE000NG 3ZT42	150,000	3.19	28571. 160000 0000	3.5	5.0	2.0	20.0	0.0	28571. 16000 00000	0.01	0.01	USD
142,7 59	DE000NG 3ZT59	150,000	3.4	28596. 160000 0000	3.5	5.0	2.0	20.0	0.0	28596. 16000 00000	0.01	0.01	USD
142,7 60	DE000NG 3ZT67	150,000	3.61	28621. 160000 0000	3.5	5.0	2.0	20.0	0.0	28621. 16000 00000	0.01	0.01	USD
142,7 61	DE000NG 3ZT75	150,000	3.82	28646. 160000 0000	3.5	5.0	2.0	20.0	0.0	28646. 16000 00000	0.01	0.01	USD
142,7 62	DE000NG 3ZT83	150,000	4.04	28671. 160000 0000	3.5	5.0	2.0	20.0	0.0	28671. 16000 00000	0.01	0.01	USD
142,7 63	DE000NG 3ZT91	150,000	4.25	28696. 160000 0000	3.5	5.0	2.0	20.0	0.0	28696. 16000 00000	0.01	0.01	USD
142,7 64	DE000NG 3ZUA5	150,000	4.46	28721. 160000 0000	3.5	5.0	2.0	20.0	0.0	28721. 16000 00000	0.01	0.01	USD
142,7 65	DE000NG 3ZUB3	150,000	4.67	28746. 160000 0000	3.5	5.0	2.0	20.0	0.0	28746. 16000 00000	0.01	0.01	USD
142,7 66	DE000NG 3ZUC1	150,000	4.88	28771. 160000 0000	3.5	5.0	2.0	20.0	0.0	28771. 16000 00000	0.01	0.01	USD
142,7 67	DE000NG 3ZUD9	150,000	5.1	28796. 160000 0000	3.5	5.0	2.0	20.0	0.0	28796. 16000 00000	0.01	0.01	USD
142,7 68	DE000NG 3ZUE7	150,000	5.31	28821. 160000 0000	3.5	5.0	2.0	20.0	0.0	28821. 16000 00000	0.01	0.01	USD
142,7 69	DE000NG 3ZUF4	150,000	5.52	28846. 160000 0000	3.5	5.0	2.0	20.0	0.0	28846. 16000 00000	0.01	0.01	USD
142,7 70	DE000NG 3ZUG2	1,000,000	2.05	11875. 810000 0000	3.5	5.0	3.0	20.0	0.0	11875. 81000 00000	0.01	0.01	USD
142,7 71	DE000NG 3ZUH0	1,000,000	2.22	11895. 810000 0000	3.5	5.0	3.0	20.0	0.0	11895. 81000 00000	0.01	0.01	USD
142,7 72	DE000NG 3ZUJ6	1,000,000	2.39	11915. 810000 0000	3.5	5.0	3.0	20.0	0.0	11915. 81000 00000	0.01	0.01	USD
142,7 73	DE000NG 3ZUK4	1,000,000	2.56	11935. 810000 0000	3.5	5.0	3.0	20.0	0.0	11935. 81000 00000	0.01	0.01	USD
142,7 74	DE000NG 3ZUL2	1,000,000	2.73	11955. 810000 0000	3.5	5.0	3.0	20.0	0.0	11955. 81000 00000	0.01	0.01	USD

142,775	DE000NG3ZUM0	1,000,000	2.9	11975.810000 0000	3.5	5.0	3.0	20.0	0.0	11975.81000 00000	0.01	0.01	USD
142,776	DE000NG3ZUN8	1,000,000	3.07	11995.810000 0000	3.5	5.0	3.0	20.0	0.0	11995.81000 00000	0.01	0.01	USD
142,777	DE000NG3ZUP3	1,000,000	3.24	12015.810000 0000	3.5	5.0	3.0	20.0	0.0	12015.81000 00000	0.01	0.01	USD
142,778	DE000NG3ZUQ1	1,000,000	3.41	12035.810000 0000	3.5	5.0	3.0	20.0	0.0	12035.81000 00000	0.01	0.01	USD
142,779	DE000NG3ZUR9	1,000,000	3.58	12055.810000 0000	3.5	5.0	3.0	20.0	0.0	12055.81000 00000	0.01	0.01	USD
142,780	DE000NG3ZUS7	1,000,000	3.75	12075.810000 0000	3.5	5.0	3.0	20.0	0.0	12075.81000 00000	0.01	0.01	USD
142,781	DE000NG3ZUT5	1,000,000	0.73	3512.6500000 000	3.5	5.0	3.0	20.0	0.0	3512.65000 00000	0.01	0.01	USD
142,782	DE000NG3ZUU3	1,000,000	0.81	3522.6500000 000	3.5	5.0	3.0	20.0	0.0	3522.65000 00000	0.01	0.01	USD
142,783	DE000NG3ZUV1	1,000,000	0.9	3532.6500000 000	3.5	5.0	3.0	20.0	0.0	3532.65000 00000	0.01	0.01	USD
142,784	DE000NG3ZUW9	300,000	0.69	12897.000000 0000	3.5	5.0	1.5	20.0	0.0	12897.00000 00000	1.0	0.01	EUR
142,785	DE000NG3ZUX7	300,000	0.74	12902.000000 0000	3.5	5.0	1.5	20.0	0.0	12902.00000 00000	1.0	0.01	EUR
142,786	DE000NG3ZUY5	300,000	0.79	12907.000000 0000	3.5	5.0	1.5	20.0	0.0	12907.00000 00000	1.0	0.01	EUR
142,787	DE000NG3ZUZ2	300,000	0.84	12912.000000 0000	3.5	5.0	1.5	20.0	0.0	12912.00000 00000	1.0	0.01	EUR
142,788	DE000NG3ZU07	300,000	0.89	12917.000000 0000	3.5	5.0	1.5	20.0	0.0	12917.00000 00000	1.0	0.01	EUR
142,789	DE000NG3ZU15	300,000	0.94	12922.000000 0000	3.5	5.0	1.5	20.0	0.0	12922.00000 00000	1.0	0.01	EUR
142,790	DE000NG3ZU23	300,000	0.99	12927.000000 0000	3.5	5.0	1.5	20.0	0.0	12927.00000 00000	1.0	0.01	EUR
142,791	DE000NG3ZU31	300,000	1.04	12932.000000 0000	3.5	5.0	1.5	20.0	0.0	12932.00000 00000	1.0	0.01	EUR
142,792	DE000NG3ZU49	300,000	1.09	12937.000000 0000	3.5	5.0	1.5	20.0	0.0	12937.00000 00000	1.0	0.01	EUR
142,793	DE000NG3ZU56	300,000	1.14	12942.000000 0000	3.5	5.0	1.5	20.0	0.0	12942.00000 00000	1.0	0.01	EUR

142,794	DE000NG3ZU64	300,000	1.19	12947.0000000000	3.5	5.0	1.5	20.0	0.0	12947.0000000000	1.0	0.01	EUR
142,795	DE000NG3ZU72	300,000	1.24	12952.0000000000	3.5	5.0	1.5	20.0	0.0	12952.0000000000	1.0	0.01	EUR
142,796	DE000NG3ZU80	300,000	1.29	12957.0000000000	3.5	5.0	1.5	20.0	0.0	12957.0000000000	1.0	0.01	EUR
142,797	DE000NG3ZU98	300,000	1.34	12962.0000000000	3.5	5.0	1.5	20.0	0.0	12962.0000000000	1.0	0.01	EUR
142,798	DE000NG3ZVA3	300,000	1.39	12967.0000000000	3.5	5.0	1.5	20.0	0.0	12967.0000000000	1.0	0.01	EUR
142,799	DE000NG3ZVB1	300,000	1.44	12972.0000000000	3.5	5.0	1.5	20.0	0.0	12972.0000000000	1.0	0.01	EUR
142,800	DE000NG3ZVC9	300,000	1.49	12977.0000000000	3.5	5.0	1.5	20.0	0.0	12977.0000000000	1.0	0.01	EUR
142,801	DE000NG3ZVD7	300,000	1.54	12982.0000000000	3.5	5.0	1.5	20.0	0.0	12982.0000000000	1.0	0.01	EUR
142,802	DE000NG3ZVE5	300,000	1.59	12987.0000000000	3.5	5.0	1.5	20.0	0.0	12987.0000000000	1.0	0.01	EUR
142,803	DE000NG3ZVF2	300,000	1.64	12992.0000000000	3.5	5.0	1.5	20.0	0.0	12992.0000000000	1.0	0.01	EUR
142,804	DE000NG3ZVG0	300,000	1.69	12997.0000000000	3.5	5.0	1.5	20.0	0.0	12997.0000000000	1.0	0.01	EUR
142,805	DE000NG3ZVH8	300,000	1.74	13002.0000000000	3.5	5.0	1.5	20.0	0.0	13002.0000000000	1.0	0.01	EUR
142,806	DE000NG3ZVJ4	300,000	1.79	13007.0000000000	3.5	5.0	1.5	20.0	0.0	13007.0000000000	1.0	0.01	EUR
142,807	DE000NG3ZVK2	300,000	1.84	13012.0000000000	3.5	5.0	1.5	20.0	0.0	13012.0000000000	1.0	0.01	EUR
142,808	DE000NG3ZVL0	300,000	1.89	13017.0000000000	3.5	5.0	1.5	20.0	0.0	13017.0000000000	1.0	0.01	EUR
142,809	DE000NG3ZVM8	300,000	1.94	13022.0000000000	3.5	5.0	1.5	20.0	0.0	13022.0000000000	1.0	0.01	EUR

ADDITIONAL SPECIFIC PRODUCT RELATED PROVISIONS:

24	**Index Certificate Provisions**	Applicable

Series Number of the	ISIN Code	(i) Details of the Index	(ii) Exchange	(iii) Notional Dividend Period

Certificates				
142,742	DE000NG3ZTN0	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
142,743	DE000NG3ZTP5	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
142,744	DE000NG3ZTQ3	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
142,745	DE000NG3ZTR1	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
142,746	DE000NG3ZTS9	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
142,747	DE000NG3ZTT7	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
142,748	DE000NG3ZTU5	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
142,749	DE000NG3ZTV3	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
142,750	DE000NG3ZTW1	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
142,751	DE000NG3ZTX9	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
142,752	DE000NG3ZTY7	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
142,753	DE000NG3ZTZ4	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
142,754	DE000NG3ZT00	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
142,755	DE000NG3ZT18	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
142,756	DE000NG3ZT26	Dow Jones Industrial Average Index (Bloomberg code: INDU <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
142,757	DE000NG3ZT34	Dow Jones Industrial Average Index (Bloomberg code: INDU <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
142,758	DE000NG3ZT42	Dow Jones Industrial Average Index (Bloomberg code: INDU <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
142,759	DE000NG3ZT59	Dow Jones Industrial Average Index (Bloomberg code: INDU <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
142,760	DE000NG3ZT67	Dow Jones Industrial Average Index (Bloomberg code: INDU <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
142,761	DE000NG3ZT75	Dow Jones Industrial Average Index (Bloomberg code: INDU <Index>)	As specified in the Index Certificate	As specified in the Index Certificate

			Conditions	Conditions
142,762	DE000NG3ZT83	Dow Jones Industrial Average Index (Bloomberg code: INDU <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
142,763	DE000NG3ZT91	Dow Jones Industrial Average Index (Bloomberg code: INDU <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
142,764	DE000NG3ZUA5	Dow Jones Industrial Average Index (Bloomberg code: INDU <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
142,765	DE000NG3ZUB3	Dow Jones Industrial Average Index (Bloomberg code: INDU <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
142,766	DE000NG3ZUC1	Dow Jones Industrial Average Index (Bloomberg code: INDU <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
142,767	DE000NG3ZUD9	Dow Jones Industrial Average Index (Bloomberg code: INDU <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
142,768	DE000NG3ZUE7	Dow Jones Industrial Average Index (Bloomberg code: INDU <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
142,769	DE000NG3ZUF4	Dow Jones Industrial Average Index (Bloomberg code: INDU <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
142,770	DE000NG3ZUG2	NASDAQ 100 Stock Index (Bloomberg code: NDX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
142,771	DE000NG3ZUH0	NASDAQ 100 Stock Index (Bloomberg code: NDX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
142,772	DE000NG3ZUJ6	NASDAQ 100 Stock Index (Bloomberg code: NDX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
142,773	DE000NG3ZUK4	NASDAQ 100 Stock Index (Bloomberg code: NDX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
142,774	DE000NG3ZUL2	NASDAQ 100 Stock Index (Bloomberg code: NDX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
142,775	DE000NG3ZUM0	NASDAQ 100 Stock Index (Bloomberg code: NDX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
142,776	DE000NG3ZUN8	NASDAQ 100 Stock Index (Bloomberg code: NDX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
142,777	DE000NG3ZUP3	NASDAQ 100 Stock Index (Bloomberg code: NDX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
142,778	DE000NG3ZUQ1	NASDAQ 100 Stock Index (Bloomberg code: NDX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
142,779	DE000NG3ZUR9	NASDAQ 100 Stock Index (Bloomberg code: NDX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
142,780	DE000NG3ZUS7	NASDAQ 100 Stock Index (Bloomberg code: NDX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
142,781	DE000NG3ZUT5	S&P 500 Index (Bloomberg code: SPX <Index>)	As specified in the Index Certificate	As specified in the Index Certificate

			Conditions	Conditions
142,782	DE000NG3ZUU3	S&P 500 Index (Bloomberg code: SPX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
142,783	DE000NG3ZUV1	S&P 500 Index (Bloomberg code: SPX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
142,784	DE000NG3ZUW9	XDAXDAX Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
142,785	DE000NG3ZUX7	XDAXDAX Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
142,786	DE000NG3ZUY5	XDAXDAX Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
142,787	DE000NG3ZUZ2	XDAXDAX Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
142,788	DE000NG3ZU07	XDAXDAX Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
142,789	DE000NG3ZU15	XDAXDAX Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
142,790	DE000NG3ZU23	XDAXDAX Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
142,791	DE000NG3ZU31	XDAXDAX Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
142,792	DE000NG3ZU49	XDAXDAX Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
142,793	DE000NG3ZU56	XDAXDAX Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
142,794	DE000NG3ZU64	XDAXDAX Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
142,795	DE000NG3ZU72	XDAXDAX Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
142,796	DE000NG3ZU80	XDAXDAX Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
142,797	DE000NG3ZU98	XDAXDAX Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
142,798	DE000NG3ZVA3	XDAXDAX Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
142,799	DE000NG3ZVB1	XDAXDAX Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
142,800	DE000NG3ZVC9	XDAXDAX Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
142,801	DE000NG3ZVD7	XDAXDAX Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate	As specified in the Index Certificate

			Conditions	Conditions
142,802	DE000NG3ZVE5	XDAXDAX Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
142,803	DE000NG3ZVF2	XDAXDAX Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
142,804	DE000NG3ZVG0	XDAXDAX Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
142,805	DE000NG3ZVH8	XDAXDAX Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
142,806	DE000NG3ZVJ4	XDAXDAX Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
142,807	DE000NG3ZVK2	XDAXDAX Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
142,808	DE000NG3ZVL0	XDAXDAX Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
142,809	DE000NG3ZVM8	XDAXDAX Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions

25	**Share Certificate Provisions**	Not Applicable
26	**Currency Certificate Provisions**	Not Applicable
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

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.
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	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: NDX <Index>)
DAX® 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: DAX <Index>)
XDAXDAX 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: XDAXDAX <Index>)

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 succesor 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
DE000NG3ZTN0	Not Applicable	NG3ZTN
DE000NG3ZTP5	Not Applicable	NG3ZTP
DE000NG3ZTQ3	Not Applicable	NG3ZTQ
DE000NG3ZTR1	Not Applicable	NG3ZTR
DE000NG3ZTS9	Not Applicable	NG3ZTS
DE000NG3ZTT7	Not Applicable	NG3ZTT
DE000NG3ZTU5	Not Applicable	NG3ZTU
DE000NG3ZTV3	Not Applicable	NG3ZTV
DE000NG3ZTW1	Not Applicable	NG3ZTW
DE000NG3ZTX9	Not Applicable	NG3ZTX
DE000NG3ZTY7	Not Applicable	NG3ZTY
DE000NG3ZTZ4	Not Applicable	NG3ZTZ
DE000NG3ZT00	Not Applicable	NG3ZT0
DE000NG3ZT18	Not Applicable	NG3ZT1
DE000NG3ZT26	Not Applicable	NG3ZT2
DE000NG3ZT34	Not Applicable	NG3ZT3
DE000NG3ZT42	Not Applicable	NG3ZT4

DE000NG3ZT59	Not Applicable	NG3ZT5
DE000NG3ZT67	Not Applicable	NG3ZT6
DE000NG3ZT75	Not Applicable	NG3ZT7
DE000NG3ZT83	Not Applicable	NG3ZT8
DE000NG3ZT91	Not Applicable	NG3ZT9
DE000NG3ZUA5	Not Applicable	NG3ZUA
DE000NG3ZUB3	Not Applicable	NG3ZUB
DE000NG3ZUC1	Not Applicable	NG3ZUC
DE000NG3ZUD9	Not Applicable	NG3ZUD
DE000NG3ZUE7	Not Applicable	NG3ZUE
DE000NG3ZUF4	Not Applicable	NG3ZUF
DE000NG3ZUG2	Not Applicable	NG3ZUG
DE000NG3ZUH0	Not Applicable	NG3ZUH
DE000NG3ZUJ6	Not Applicable	NG3ZUJ
DE000NG3ZUK4	Not Applicable	NG3ZUK
DE000NG3ZUL2	Not Applicable	NG3ZUL
DE000NG3ZUM0	Not Applicable	NG3ZUM
DE000NG3ZUN8	Not Applicable	NG3ZUN
DE000NG3ZUP3	Not Applicable	NG3ZUP
DE000NG3ZUQ1	Not Applicable	NG3ZUQ
DE000NG3ZUR9	Not Applicable	NG3ZUR
DE000NG3ZUS7	Not Applicable	NG3ZUS
DE000NG3ZUT5	Not Applicable	NG3ZUT
DE000NG3ZUU3	Not Applicable	NG3ZUU
DE000NG3ZUV1	Not Applicable	NG3ZUV
DE000NG3ZUW9	Not Applicable	NG3ZUW
DE000NG3ZUX7	Not Applicable	NG3ZUX
DE000NG3ZUY5	Not Applicable	NG3ZUY
DE000NG3ZUZ2	Not Applicable	NG3ZUZ
DE000NG3ZU07	Not Applicable	NG3ZU0
DE000NG3ZU15	Not Applicable	NG3ZU1
DE000NG3ZU23	Not Applicable	NG3ZU2
DE000NG3ZU31	Not Applicable	NG3ZU3
DE000NG3ZU49	Not Applicable	NG3ZU4
DE000NG3ZU56	Not Applicable	NG3ZU5
DE000NG3ZU64	Not Applicable	NG3ZU6
DE000NG3ZU72	Not Applicable	NG3ZU7
DE000NG3ZU80	Not Applicable	NG3ZU8
DE000NG3ZU98	Not Applicable	NG3ZU9
DE000NG3ZVA3	Not Applicable	NG3ZVA
DE000NG3ZVB1	Not Applicable	NG3ZVB
DE000NG3ZVC9	Not Applicable	NG3ZVC
DE000NG3ZVD7	Not Applicable	NG3ZVD
DE000NG3ZVE5	Not Applicable	NG3ZVE
DE000NG3ZVF2	Not Applicable	NG3ZVF
DE000NG3ZVG0	Not Applicable	NG3ZVG
DE000NG3ZVH8	Not Applicable	NG3ZVH
DE000NG3ZVJ4	Not Applicable	NG3ZVJ
DE000NG3ZVK2	Not Applicable	NG3ZVK
DE000NG3ZVL0	Not Applicable	NG3ZVL
DE000NG3ZVM8	Not Applicable	NG3ZVM

(iv)	Name of the Principal Certificate Agent	ING Bank N.V.

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.

ANNEX

ISSUE SPECIFIC SUMMARY OF THE CERTIFICATES AND THE KEY INFORMATION DOCUMENT ARE AVAILABLE ON THE WEBITES OF THE ISSUER WWW.INGMARKETS.DE, WWW.INGSPRINTERS.NL AND WWW.INGTURBOS.FR

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.