

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
158,691	NG4DLR	DE000NG4DLR3	500,000	ING Short Commodity Open End Turbo Certificate
158,692	NG4DLS	DE000NG4DLS1	500,000	ING Short Commodity Open End Turbo Certificate
158,693	NG4DLT	DE000NG4DLT9	500,000	ING Short Commodity Open End Turbo Certificate
158,694	NG4DLU	DE000NG4DLU7	500,000	ING Short Commodity Open End Turbo Certificate
158,695	NG4DLV	DE000NG4DLV5	500,000	ING Short Commodity Open End Turbo Certificate
158,696	NG4DLW	DE000NG4DLW3	500,000	ING Short Commodity Open End Turbo Certificate
158,697	NG4DLX	DE000NG4DLX1	500,000	ING Short Commodity Open End Turbo Certificate
158,698	NG4DLY	DE000NG4DLY9	500,000	ING Short Commodity Open End Turbo Certificate
158,699	NG4DLZ	DE000NG4DLZ6	500,000	ING Short Commodity Open End Turbo Certificate
158,700	NG4DL0	DE000NG4DL03	200,000	ING Short Commodity Open End Turbo Certificate
158,701	NG4DL1	DE000NG4DL11	200,000	ING Short Commodity Open End Turbo Certificate
158,702	NG4DL2	DE000NG4DL29	200,000	ING Short Commodity Open End Turbo Certificate
158,703	NG4DL3	DE000NG4DL37	200,000	ING Short Commodity Open End Turbo Certificate
158,704	NG4DL4	DE000NG4DL45	200,000	ING Short Commodity Open End Turbo Certificate
158,705	NG4DL5	DE000NG4DL52	200,000	ING Short Commodity Open End Turbo Certificate
158,706	NG4DL6	DE000NG4DL60	200,000	ING Short Commodity Open End Turbo Certificate
158,707	NG4DL7	DE000NG4DL78	200,000	ING Short Commodity Open End Turbo Certificate
158,708	NG4DL8	DE000NG4DL86	200,000	ING Short Commodity Open End Turbo Certificate
158,709	NG4DL9	DE000NG4DL94	200,000	ING Short Commodity Open End Turbo Certificate
158,710	NG4DMA	DE000NG4DMA7	200,000	ING Short Commodity Open End Turbo Certificate
158,711	NG4DMB	DE000NG4DMB5	200,000	ING Short Commodity Open End Turbo Certificate
158,712	NG4DMC	DE000NG4DMC3	200,000	ING Short Commodity Open End Turbo Certificate

**under the
Certificates Programme**

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

- (i) in those Non-exempt Offer Jurisdictions mentioned in the Paragraph Distribution of Part B below, provided such person is a Dealer or Authorised Offeror (as such terms is defined in the Prospectus) and that such offer is made during the Offer Period specified in that paragraph and that any conditions relevant the use of the Prospectus are complied with; or
- (ii) otherwise in circumstances in which no obligation arises for the Issuer or any Dealer to publish a prospectus pursuant to Article 3 of Regulation (EU) 2017/1129 (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.*

***UK MIFIR 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 retail clients, as defined in point (8) of Article 2 of Regulation (EU) No 2017/565 as it forms part of UK domestic law by virtue of the European Union (Withdrawal) Act 2018 (“**EUWA**”), and eligible counterparties, as defined in the FCA Handbook Conduct of Business Sourcebook (“**COBS**”) and professional clients, as defined in Regulation (EU) No 600/2014 as it forms part of UK domestic law by virtue of the EUWA (“**UK MiFIR**”); **EITHER** 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 COBS, 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 the FCA Handbook Product Intervention and Product Governance Sourcebook (the “**UK MiFIR Product Governance Rules**”) 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 COBS, 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 16 April 2021 and its supplement(s) (if any) (the “**Securities Note**”) and (ii) the registration document of ING Bank N.V. (the “**Issuer**”) dated 26 March 2021, 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.	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:	06 May 2021
6	Issue Date:	10 May 2021
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
158,691	DE000NG4DLR3	500,000	0.73	1785.46000000	3.5	5.0	3.0	20.0	0.0	1785.46000000	0.01	0.1	USD
158,692	DE000NG4DLS1	500,000	0.86	1786.96000000	3.5	5.0	3.0	20.0	0.0	1786.96000000	0.01	0.1	USD
158,693	DE000NG4DLT9	500,000	0.98	1788.46000000	3.5	5.0	3.0	20.0	0.0	1788.46000000	0.01	0.1	USD
158,694	DE000NG4DLU7	500,000	1.11	1789.96000000	3.5	5.0	3.0	20.0	0.0	1789.96000000	0.01	0.1	USD
158,695	DE000NG4DLV5	500,000	1.24	1791.46000000	3.5	5.0	3.0	20.0	0.0	1791.46000000	0.01	0.1	USD
158,696	DE000NG4DLW3	500,000	1.36	1792.96000000	3.5	5.0	3.0	20.0	0.0	1792.96000000	0.01	0.1	USD
158,69	DE000NG4	500,000	1.49	1794.46	3.5	5.0	3.0	20.0	0.0	1794.46	0.01	0.1	USD

7	DLX1			000000 00						000000 00			
158,698	DE000NG4 DLY9	500,000	1.61	1795.96 000000 00	3.5	5.0	3.0	20.0	0.0	1795.96 000000 00	0.01	0.1	USD
158,699	DE000NG4 DLZ6	500,000	1.74	1797.46 000000 00	3.5	5.0	3.0	20.0	0.0	1797.46 000000 00	0.01	0.1	USD
158,700	DE000NG4 DL03	200,000	1.67	3020.00 000000 00	3.5	5.0	5.0	20.0	0.0	3020.00 000000 00	0.01	0.1	USD
158,701	DE000NG4 DL11	200,000	2.08	3025.00 000000 00	3.5	5.0	5.0	20.0	0.0	3025.00 000000 00	0.01	0.1	USD
158,702	DE000NG4 DL29	200,000	2.5	3030.00 000000 00	3.5	5.0	5.0	20.0	0.0	3030.00 000000 00	0.01	0.1	USD
158,703	DE000NG4 DL37	200,000	2.92	3035.00 000000 00	3.5	5.0	5.0	20.0	0.0	3035.00 000000 00	0.01	0.1	USD
158,704	DE000NG4 DL45	200,000	3.34	3040.00 000000 00	3.5	5.0	5.0	20.0	0.0	3040.00 000000 00	0.01	0.1	USD
158,705	DE000NG4 DL52	200,000	3.75	3045.00 000000 00	3.5	5.0	5.0	20.0	0.0	3045.00 000000 00	0.01	0.1	USD
158,706	DE000NG4 DL60	200,000	4.17	3050.00 000000 00	3.5	5.0	5.0	20.0	0.0	3050.00 000000 00	0.01	0.1	USD
158,707	DE000NG4 DL78	200,000	4.59	3055.00 000000 00	3.5	5.0	5.0	20.0	0.0	3055.00 000000 00	0.01	0.1	USD
158,708	DE000NG4 DL86	200,000	5.0	3060.00 000000 00	3.5	5.0	5.0	20.0	0.0	3060.00 000000 00	0.01	0.1	USD
158,709	DE000NG4 DL94	200,000	5.42	3065.00 000000 00	3.5	5.0	5.0	20.0	0.0	3065.00 000000 00	0.01	0.1	USD
158,710	DE000NG4 DMA7	200,000	5.84	3070.00 000000 00	3.5	5.0	5.0	20.0	0.0	3070.00 000000 00	0.01	0.1	USD
158,711	DE000NG4 DMB5	200,000	6.25	3075.00 000000 00	3.5	5.0	5.0	20.0	0.0	3075.00 000000 00	0.01	0.1	USD
158,712	DE000NG4 DMC3	200,000	6.67	3080.00 000000 00	3.5	5.0	5.0	20.0	0.0	3080.00 000000 00	0.01	0.1	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
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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
158,691	DE000N G4DLR3	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
158,692	DE000N G4DLS1	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
158,693	DE000N G4DLT9	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
158,694	DE000N G4DLU7	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
158,695	DE000N G4DLV5	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
158,696	DE000N G4DLW3	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
158,697	DE000N G4DLX1	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
158,698	DE000N G4DLY9	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

158,699	DE000N G4DLZ6	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
158,700	DE000N G4DL03	Palladium	Palladium-Spot	PALLADIUM SPOT \$/OZ (Bloomberg code: XPD <Crncy>)	The spot price	Not applicable.	Not applicable.	Not Applicable	The close of trading on the Exchange
158,701	DE000N G4DL11	Palladium	Palladium-Spot	PALLADIUM SPOT \$/OZ (Bloomberg code: XPD <Crncy>)	The spot price	Not applicable.	Not applicable.	Not Applicable	The close of trading on the Exchange
158,702	DE000N G4DL29	Palladium	Palladium-Spot	PALLADIUM SPOT \$/OZ (Bloomberg code: XPD <Crncy>)	The spot price	Not applicable.	Not applicable.	Not Applicable	The close of trading on the Exchange
158,703	DE000N G4DL37	Palladium	Palladium-Spot	PALLADIUM SPOT \$/OZ (Bloomberg code: XPD <Crncy>)	The spot price	Not applicable.	Not applicable.	Not Applicable	The close of trading on the Exchange
158,704	DE000N G4DL45	Palladium	Palladium-Spot	PALLADIUM SPOT \$/OZ (Bloomberg code: XPD <Crncy>)	The spot price	Not applicable.	Not applicable.	Not Applicable	The close of trading on the Exchange
158,705	DE000N G4DL52	Palladium	Palladium-Spot	PALLADIUM SPOT \$/OZ (Bloomberg code: XPD <Crncy>)	The spot price	Not applicable.	Not applicable.	Not Applicable	The close of trading on the Exchange
158,706	DE000N G4DL60	Palladium	Palladium-Spot	PALLADIUM SPOT \$/OZ (Bloomberg code: XPD <Crncy>)	The spot price	Not applicable.	Not applicable.	Not Applicable	The close of trading on the Exchange
158,707	DE000N G4DL78	Palladium	Palladium-Spot	PALLADIUM SPOT \$/OZ (Bloomberg code: XPD <Crncy>)	The spot price	Not applicable.	Not applicable.	Not Applicable	The close of trading on the Exchange
158,708	DE000N G4DL86	Palladium	Palladium-Spot	PALLADIUM SPOT \$/OZ (Bloomberg code: XPD <Crncy>)	The spot price	Not applicable.	Not applicable.	Not Applicable	The close of trading on the Exchange

158,709	DE000N G4DL94	Palladium	Palladium-Spot	PALLADIUM SPOT \$/OZ (Bloomberg code: XPD <Crncy>)	The spot price	Not applicable.	Not applicable.	Not Applicable	The close of trading on the Exchange
158,710	DE000N G4DMA7	Palladium	Palladium-Spot	PALLADIUM SPOT \$/OZ (Bloomberg code: XPD <Crncy>)	The spot price	Not applicable.	Not applicable.	Not Applicable	The close of trading on the Exchange
158,711	DE000N G4DMB5	Palladium	Palladium-Spot	PALLADIUM SPOT \$/OZ (Bloomberg code: XPD <Crncy>)	The spot price	Not applicable.	Not applicable.	Not Applicable	The close of trading on the Exchange
158,712	DE000N G4DMC3	Palladium	Palladium-Spot	PALLADIUM SPOT \$/OZ (Bloomberg code: XPD <Crncy>)	The spot price	Not applicable.	Not applicable.	Not Applicable	The close of trading on the Exchange

28	Fund Certificate Provisions	Not Applicable
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29	Government Bond Certificate Provisions	Not Applicable
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30	Other Bond Certificate Provisions	Not Applicable
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31	Index Futures Certificate Provisions	Not Applicable
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Signed on behalf of the Issuer:

By:

Duly authorised

By:

Duly authorised

PART B – OTHER INFORMATION

1 LISTING

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

2 RATINGS

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

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

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

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

5 INFORMATION CONCERNING THE UNDERLYING

Underlying	Information on the underlying can be obtained 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>)
Palladium	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: XPD <Crncy>)
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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

(i) ISIN Code	(ii) Common Code	(iii) Other relevant code
DE000NG4DLR3	Not Applicable	NG4DLR
DE000NG4DLS1	Not Applicable	NG4DLS
DE000NG4DLT9	Not Applicable	NG4DLT
DE000NG4DLU7	Not Applicable	NG4DLU
DE000NG4DLV5	Not Applicable	NG4DLV
DE000NG4DLW3	Not Applicable	NG4DLW
DE000NG4DLX1	Not Applicable	NG4DLX
DE000NG4DLY9	Not Applicable	NG4DLY
DE000NG4DLZ6	Not Applicable	NG4DLZ
DE000NG4DL03	Not Applicable	NG4DL0
DE000NG4DL11	Not Applicable	NG4DL1
DE000NG4DL29	Not Applicable	NG4DL2
DE000NG4DL37	Not Applicable	NG4DL3
DE000NG4DL45	Not Applicable	NG4DL4
DE000NG4DL52	Not Applicable	NG4DL5
DE000NG4DL60	Not Applicable	NG4DL6
DE000NG4DL78	Not Applicable	NG4DL7
DE000NG4DL86	Not Applicable	NG4DL8
DE000NG4DL94	Not Applicable	NG4DL9
DE000NG4DMA7	Not Applicable	NG4DMA
DE000NG4DMB5	Not Applicable	NG4DMB
DE000NG4DMC3	Not Applicable	NG4DMC

(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 Retail Investors:	Not Applicable
(iv) Prohibition of Sales to UK Retail Investors:	Not Applicable
(v) Prohibition of Sales to Belgian Consumers:	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