

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
239,329	NG6FCF	DE000NG6FCF7	1,000,000	ING Long Commodity Open End Turbo Certificate
239,330	NG6FCG	DE000NG6FCG5	1,000,000	ING Long Commodity Open End Turbo Certificate
239,331	NG6FCH	DE000NG6FCH3	1,000,000	ING Long Commodity Open End Turbo Certificate
239,332	NG6FCJ	DE000NG6FCJ9	1,000,000	ING Long Commodity Open End Turbo Certificate
239,333	NG6FCK	DE000NG6FCK7	500,000	ING Long Commodity Open End Turbo Certificate
239,334	NG6FCL	DE000NG6FCL5	500,000	ING Long Commodity Open End Turbo Certificate
239,335	NG6FCM	DE000NG6FCM3	500,000	ING Long Commodity Open End Turbo Certificate
239,336	NG6FCN	DE000NG6FCN1	500,000	ING Long Commodity Open End Turbo Certificate
239,337	NG6FCP	DE000NG6FCP6	500,000	ING Long Commodity Open End Turbo Certificate
239,338	NG6FCQ	DE000NG6FCQ4	500,000	ING Long Commodity Open End Turbo Certificate
239,339	NG6FCR	DE000NG6FCR2	500,000	ING Long Commodity Open End Turbo Certificate
239,340	NG6FCS	DE000NG6FCS0	500,000	ING Long Commodity Open End Turbo Certificate
239,341	NG6FCT	DE000NG6FCT8	500,000	ING Long Commodity Open End Turbo Certificate
239,342	NG6FCU	DE000NG6FCU6	500,000	ING Long Commodity Open End Turbo Certificate
239,343	NG6FCV	DE000NG6FCV4	500,000	ING Long Commodity Open End Turbo Certificate
239,344	NG6FCW	DE000NG6FCW2	1,000,000	ING Long Commodity Open End Turbo Certificate
239,345	NG6FCX	DE000NG6FCX0	1,000,000	ING Long Commodity Open End Turbo Certificate
239,346	NG6FCY	DE000NG6FCY8	500,000	ING Long Commodity Open End Turbo Certificate
239,347	NG6FCZ	DE000NG6FCZ5	250,000	ING Long Commodity Open End Turbo Certificate
239,348	NG6FC0	DE000NG6FC00	250,000	ING Long 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 term is defined in the Prospectus) and that any conditions relevant to 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.

PROHIBITION OF SALES TO UK RETAIL INVESTORS – The Certificates are not intended to be offered, sold or otherwise made available to and should not be offered, sold or otherwise made available to any retail investor in the United Kingdom (“**UK**”). For these purposes, a retail investor means a person who is one (or more) of: (i) a retail client, 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**”); (ii) a customer within the meaning of the provisions of the FSMA and any rules or regulations made under the FSMA to implement the Insurance Distribution Directive, where that customer would not qualify as a professional client, as defined in point (8) of Article 2(1) of Regulation (EU) No 600/2014 as it forms part of UK domestic law by virtue of the EUWA; or (iii) not a qualified investor as defined in Article 2 of the Prospectus Regulation as it forms part of UK domestic law by virtue of the EUWA (the “**UK Prospectus Regulation**”). Consequently no key information document required by Regulation (EU) No 1286/2014 as it forms part of UK domestic law by virtue of the EUWA (the “**UK PRIIPs Regulation**”) for offering or selling the Certificates or otherwise making them available to retail investors in the UK has been prepared and therefore offering or selling the Certificates or otherwise making them available to any retail investor in the UK may be unlawful under the UK PRIIPs Regulation.

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 4 August 2022 and its supplement(s) (if any) (the “**Securities Note**”) and (ii) the registration document of ING Bank N.V. (the “**Issuer**”) dated 25 March 2022, 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, Other Bond Certificates or Index Futures Certificates:	Commodity Certificates
	(b) Whether such Certificates are Best Certificates, Limited Certificates, Open Ended Certificates, Fixed Leverage Certificates or Tracker Certificates.	Best Certificates (Marketing name: Open End Turbo, Sprinter Best or Turbo Best)
	(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:	25 January 2023
6	Issue Date:	27 January 2023
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
239,329	DE000NG6FCF7	1,000,000	0.03	88.0200000000	3.5	5.0	7.5	20.0	0.0	88.0200000000	0.01	0.1	USD
239,330	DE000NG6FCG5	1,000,000	0.05	87.7700000000	3.5	5.0	7.5	20.0	0.0	87.7700000000	0.01	0.1	USD
239,331	DE000NG6FCH3	1,000,000	0.07	87.5200000000	3.5	5.0	7.5	20.0	0.0	87.5200000000	0.01	0.1	USD
239,332	DE000NG6FCJ9	1,000,000	0.1	87.2700000000	3.5	5.0	7.5	20.0	0.0	87.2700000000	0.01	0.1	USD
239,333	DE000NG6FCK7	500,000	0.05	1936.00000000	3.5	5.0	3.0	20.0	0.0	1936.00000000	0.01	0.1	USD
239,334	DE000NG6FCL5	500,000	0.19	1934.50000000	3.5	5.0	3.0	20.0	0.0	1934.50000000	0.01	0.1	USD
239,335	DE000NG6FCM3	500,000	0.32	1933.00000000	3.5	5.0	3.0	20.0	0.0	1933.00000000	0.01	0.1	USD

239,336	DE000NG6FCN1	500,000	0.46	1931.50000000	3.5	5.0	3.0	20.0	0.0	1931.50000000	0.01	0.1	USD
239,337	DE000NG6FCP6	500,000	0.6	1930.00000000	3.5	5.0	3.0	20.0	0.0	1930.00000000	0.01	0.1	USD
239,338	DE000NG6FCQ4	500,000	0.74	1928.50000000	3.5	5.0	3.0	20.0	0.0	1928.50000000	0.01	0.1	USD
239,339	DE000NG6FCR2	500,000	0.88	1927.00000000	3.5	5.0	3.0	20.0	0.0	1927.00000000	0.01	0.1	USD
239,340	DE000NG6FCS0	500,000	1.01	1925.50000000	3.5	5.0	3.0	20.0	0.0	1925.50000000	0.01	0.1	USD
239,341	DE000NG6FCT8	500,000	1.15	1924.00000000	3.5	5.0	3.0	20.0	0.0	1924.00000000	0.01	0.1	USD
239,342	DE000NG6FCU6	500,000	1.29	1922.50000000	3.5	5.0	3.0	20.0	0.0	1922.50000000	0.01	0.1	USD
239,343	DE000NG6FCV4	500,000	1.43	1921.00000000	3.5	5.0	3.0	20.0	0.0	1921.00000000	0.01	0.1	USD
239,344	DE000NG6FCW2	1,000,000	0.18	3.0670000000	3.5	5.0	10.0	20.0	0.0	3.0670000000	0.001	1.0	USD
239,345	DE000NG6FCX0	1,000,000	0.27	2.9670000000	3.5	5.0	10.0	20.0	0.0	2.9670000000	0.001	1.0	USD
239,346	DE000NG6FCY8	500,000	0.1	23.4686000000	3.5	5.0	4.0	20.0	0.0	23.4686000000	0.0001	1.0	USD
239,347	DE000NG6FCZ5	250,000	0.26	81.5600000000	3.5	5.0	7.5	20.0	0.0	81.5600000000	0.01	1.0	USD
239,348	DE000NG6FC00	250,000	0.49	81.3100000000	3.5	5.0	7.5	20.0	0.0	81.3100000000	0.01	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
239,329	DE000NG6FCF7	Brent Crude Oil	Oil-Brent-ICE	Initially Bloomberg code: COJ3	The spot	Not Applicable.	Not Applicable.	Not Applicable.	The close of trading on the

				<Cmnty> and after the first Rollover Date the Bloomberg page referring to the relevant Futures Contract.	price				Exchange
239,330	DE000N G6FCG5	Brent Crude Oil	Oil-Brent -ICE	Initially Bloomberg code: COJ3 <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
239,331	DE000N G6FCH3	Brent Crude Oil	Oil-Brent -ICE	Initially Bloomberg code: COJ3 <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
239,332	DE000N G6FCJ9	Brent Crude Oil	Oil-Brent -ICE	Initially Bloomberg code: COJ3 <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
239,333	DE000N G6FCK7	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
239,334	DE000N G6FCL5	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
239,335	DE000N G6FCM3	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
239,33	DE000N	Gold	Gold-Spot	GOLD SPOT		Not	Not	Not	The close

6	G6FCN1		t	\$/OZ (Bloomberg code: XAU <Crncy>)	The spot price	Applicabl e.	Applicable.	Applicabl e	of trading on the Exchange
239,33 7	DE000N G6FCP6	Gold	Gold-Spo t	GOLD SPOT \$/OZ (Bloomberg code: XAU <Crncy>)	The spot price	Not Applicabl e.	Not Applicable.	Not Applicabl e	The close of trading on the Exchange
239,33 8	DE000N G6FCQ4	Gold	Gold-Spo t	GOLD SPOT \$/OZ (Bloomberg code: XAU <Crncy>)	The spot price	Not Applicabl e.	Not Applicable.	Not Applicabl e	The close of trading on the Exchange
239,33 9	DE000N G6FCR2	Gold	Gold-Spo t	GOLD SPOT \$/OZ (Bloomberg code: XAU <Crncy>)	The spot price	Not Applicabl e.	Not Applicable.	Not Applicabl e	The close of trading on the Exchange
239,34 0	DE000N G6FCS0	Gold	Gold-Spo t	GOLD SPOT \$/OZ (Bloomberg code: XAU <Crncy>)	The spot price	Not Applicabl e.	Not Applicable.	Not Applicabl e	The close of trading on the Exchange
239,34 1	DE000N G6FCT8	Gold	Gold-Spo t	GOLD SPOT \$/OZ (Bloomberg code: XAU <Crncy>)	The spot price	Not Applicabl e.	Not Applicable.	Not Applicabl e	The close of trading on the Exchange
239,34 2	DE000N G6FCU6	Gold	Gold-Spo t	GOLD SPOT \$/OZ (Bloomberg code: XAU <Crncy>)	The spot price	Not Applicabl e.	Not Applicable.	Not Applicabl e	The close of trading on the Exchange
239,34 3	DE000N G6FCV4	Gold	Gold-Spo t	GOLD SPOT \$/OZ (Bloomberg code: XAU <Crncy>)	The spot price	Not Applicabl e.	Not Applicable.	Not Applicabl e	The close of trading on the Exchange
239,34 4	DE000N G6FCW2	Natural Gas	Natural Gas-NY MEX	Initially Bloomberg code: NGH23 <Cmdty> and after the first Rollover Date the Bloomberg page referring to the relevant Futures Contract.	The spot price	Not Applicabl e.	Not Applicable.	Not Applicabl e	The close of trading on the Exchange
239,34	DE000N	Natural	Natural	Initially		Not	Not	Not	The close

5	G6FCX0	Gas	Gas-NY MEX	Bloomberg code: NGH23 <Cmdty> and after the first Rollover Date the Bloomberg page referring to the relevant Futures Contract.	The spot price	Applicable.	Applicable.	Applicable.	of trading on the Exchange
239,34 6	DE000N G6FCY8	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
239,34 7	DE000N G6FCZ5	WTI Crude Oil	OIL-WTI -NYMEX	Initially Bloomberg code: CLH3 <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
239,34 8	DE000N G6FC00	WTI Crude Oil	OIL-WTI -NYMEX	Initially Bloomberg code: CLH3 <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

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.
WTI 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: CL1 <Cmdty>)
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 <Cmnty>)
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 <Cmnty>)

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
DE000NG6FCF7	Not Applicable	NG6FCF
DE000NG6FCG5	Not Applicable	NG6FCG
DE000NG6FCH3	Not Applicable	NG6FCH
DE000NG6FCJ9	Not Applicable	NG6FCJ
DE000NG6FCK7	Not Applicable	NG6FCK
DE000NG6FCL5	Not Applicable	NG6FCL
DE000NG6FCM3	Not Applicable	NG6FCM
DE000NG6FCN1	Not Applicable	NG6FCN
DE000NG6FCP6	Not Applicable	NG6FCP
DE000NG6FCQ4	Not Applicable	NG6FCQ
DE000NG6FCR2	Not Applicable	NG6FCR
DE000NG6FCS0	Not Applicable	NG6FCS
DE000NG6FCT8	Not Applicable	NG6FCT
DE000NG6FCU6	Not Applicable	NG6FCU

DE000NG6FCV4	Not Applicable	NG6FCV
DE000NG6FCW2	Not Applicable	NG6FCW
DE000NG6FCX0	Not Applicable	NG6FCX
DE000NG6FCY8	Not Applicable	NG6FCY
DE000NG6FCZ5	Not Applicable	NG6FCZ
DE000NG6FC00	Not Applicable	NG6FC0

(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:	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