

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
260,789	NG6ZXM	DE000NG6ZXM7	250,000	ING Long Index Open End Turbo Certificate
260,790	NG6ZXN	DE000NG6ZXN5	250,000	ING Long Index Open End Turbo Certificate
260,791	NG6ZXP	DE000NG6ZXP0	250,000	ING Long Index Open End Turbo Certificate
260,792	NG6ZXQ	DE000NG6ZXQ8	250,000	ING Long Index Open End Turbo Certificate
260,793	NG6ZXR	DE000NG6ZXR6	250,000	ING Long Index Open End Turbo Certificate
260,794	NG6ZXS	DE000NG6ZXS4	250,000	ING Long Index Open End Turbo Certificate
260,795	NG6ZXT	DE000NG6ZXT2	250,000	ING Long Index Open End Turbo Certificate
260,796	NG6ZXU	DE000NG6ZXU0	250,000	ING Long Index Open End Turbo Certificate
260,797	NG6ZXV	DE000NG6ZXV8	250,000	ING Long Index Open End Turbo Certificate
260,798	NG6ZXW	DE000NG6ZXW6	500,000	ING Long Index Open End Turbo Certificate
260,799	NG6ZXX	DE000NG6ZXX4	1,000,000	ING Long Index Open End Turbo Certificate
260,800	NG6ZXY	DE000NG6ZXY2	300,000	ING Long Index Open End Turbo Certificate
260,801	NG6ZXZ	DE000NG6ZXZ9	300,000	ING Long Index Open End Turbo Certificate
260,802	NG6ZX0	DE000NG6ZX01	300,000	ING Long Index Open End Turbo Certificate
260,803	NG6ZX1	DE000NG6ZX19	300,000	ING Long Index Open End Turbo Certificate
260,804	NG6ZX2	DE000NG6ZX27	300,000	ING Long Index Open End Turbo Certificate
260,805	NG6ZX3	DE000NG6ZX35	300,000	ING Long Index Open End Turbo Certificate
260,806	NG6ZX4	DE000NG6ZX43	300,000	ING Long Index Open End Turbo Certificate
260,807	NG6ZX5	DE000NG6ZX50	300,000	ING Long Index Open End Turbo Certificate
260,808	NG6ZX6	DE000NG6ZX68	300,000	ING Long Index Open End Turbo Certificate

under the
Certificates Programme

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

- (i) in 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.

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.

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.

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

As far as the Issuer is aware, the transitional provisions in Article 51 of the Benchmarks Regulation apply, such that The Nasdaq Stock Market, Inc. is currently not required to obtain authorisation or registration (or, if located outside the European Union, recognition, endorsement or equivalence).

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 24 March 2023 and its supplement(s) (if any) (the “**Securities Note**”) and (ii) the registration document of ING Bank N.V. (the “**Issuer**”) dated 24 March 2023, 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:	Index Certificates
	(b) Whether such Certificates are Best Certificates, Factor Certificates, Limited Certificates, Discount 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:	18 May 2023
6	Issue Date:	22 May 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 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
260,789	DE000NG6ZXM7	250,000	0.39	15905.600000000	3.5	5.0	1.5	20.0	0.0	15905.600000000	0.01	0.01	EUR
260,790	DE000NG6ZYN5	250,000	0.44	15900.600000000	3.5	5.0	1.5	20.0	0.0	15900.600000000	0.01	0.01	EUR
260,791	DE000NG6ZXP0	250,000	0.49	15895.600000000	3.5	5.0	1.5	20.0	0.0	15895.600000000	0.01	0.01	EUR
260,792	DE000NG6ZXQ8	250,000	0.54	15890.600000000	3.5	5.0	1.5	20.0	0.0	15890.600000000	0.01	0.01	EUR
260,793	DE000NG6ZXR6	250,000	0.59	15885.600000000	3.5	5.0	1.5	20.0	0.0	15885.600000000	0.01	0.01	EUR
260,794	DE000NG6ZXS4	250,000	0.64	15880.600000000	3.5	5.0	1.5	20.0	0.0	15880.600000000	0.01	0.01	EUR
260,79	DE000NG6	250,000	0.69	15875.6	3.5	5.0	1.5	20.0	0.0	15875.6	0.01	0.01	EUR

5	ZXT2			000000 000						000000 000			
260,79 6	DE000NG6 ZXU0	250,000	0.74	15870.6 000000 000	3.5	5.0	1.5	20.0	0.0	15870.6 000000 000	0.01	0.01	EUR
260,79 7	DE000NG6 ZXV8	250,000	0.79	15865.6 000000 000	3.5	5.0	1.5	20.0	0.0	15865.6 000000 000	0.01	0.01	EUR
260,79 8	DE000NG6 ZXW6	500,000	0.87	747.800 000000 0	3.5	5.0	2.0	20.0	0.0	747.800 000000 0	0.01	0.1	EUR
260,79 9	DE000NG6 ZXX4	1,000,000	1.14	13302.8 100000 000	3.5	5.0	3.0	20.0	0.0	13302.8 100000 000	0.01	0.01	USD
260,80 0	DE000NG6 ZXY2	300,000	0.38	15906.4 000000 000	3.5	5.0	1.5	20.0	0.0	15906.4 000000 000	0.01	0.01	EUR
260,80 1	DE000NG6 ZXZ9	300,000	0.43	15901.4 000000 000	3.5	5.0	1.5	20.0	0.0	15901.4 000000 000	0.01	0.01	EUR
260,80 2	DE000NG6 ZX01	300,000	0.48	15896.4 000000 000	3.5	5.0	1.5	20.0	0.0	15896.4 000000 000	0.01	0.01	EUR
260,80 3	DE000NG6 ZX19	300,000	0.53	15891.4 000000 000	3.5	5.0	1.5	20.0	0.0	15891.4 000000 000	0.01	0.01	EUR
260,80 4	DE000NG6 ZX27	300,000	0.58	15886.4 000000 000	3.5	5.0	1.5	20.0	0.0	15886.4 000000 000	0.01	0.01	EUR
260,80 5	DE000NG6 ZX35	300,000	0.63	15881.4 000000 000	3.5	5.0	1.5	20.0	0.0	15881.4 000000 000	0.01	0.01	EUR
260,80 6	DE000NG6 ZX43	300,000	0.68	15876.4 000000 000	3.5	5.0	1.5	20.0	0.0	15876.4 000000 000	0.01	0.01	EUR
260,80 7	DE000NG6 ZX50	300,000	0.73	15871.4 000000 000	3.5	5.0	1.5	20.0	0.0	15871.4 000000 000	0.01	0.01	EUR
260,80 8	DE000NG6 ZX68	300,000	0.78	15866.4 000000 000	3.5	5.0	1.5	20.0	0.0	15866.4 000000 000	0.01	0.01	EUR

ADDITIONAL SPECIFIC PRODUCT RELATED PROVISIONS:

24	Index Certificate Provisions	Applicable
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Series Number of the Certificates	ISIN Code	(i) Details of the Index	(ii) Exchange	(iii) Notional Dividend Period
260,789	DE000NG6ZXM7	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
260,790	DE000NG6ZXN5	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
260,791	DE000NG6ZXP0	DAX® Index (Bloomberg code: DAX	As specified in the	As specified in the

		<Index>)	Index Certificate Conditions	Index Certificate Conditions
260,792	DE000NG6ZXQ8	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
260,793	DE000NG6ZXR6	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
260,794	DE000NG6ZXS4	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
260,795	DE000NG6ZXT2	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
260,796	DE000NG6ZXU0	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
260,797	DE000NG6ZXV8	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
260,798	DE000NG6ZXW6	AEX Index (Bloomberg code: AEX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
260,799	DE000NG6ZXX4	NASDAQ 100 Stock Index (Bloomberg code: NDX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
260,800	DE000NG6ZXY2	XDAXDAX Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
260,801	DE000NG6ZXZ9	XDAXDAX Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
260,802	DE000NG6ZX01	XDAXDAX Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
260,803	DE000NG6ZX19	XDAXDAX Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
260,804	DE000NG6ZX27	XDAXDAX Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
260,805	DE000NG6ZX35	XDAXDAX Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
260,806	DE000NG6ZX43	XDAXDAX Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
260,807	DE000NG6ZX50	XDAXDAX Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
260,808	DE000NG6ZX68	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
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26	Currency Certificate Provisions	Not Applicable
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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
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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.
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>)
AEX 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: AEX <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 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
DE000NG6ZXM7	Not Applicable	NG6ZXM
DE000NG6ZNX5	Not Applicable	NG6ZNX
DE000NG6ZXP0	Not Applicable	NG6ZXP
DE000NG6ZXQ8	Not Applicable	NG6ZXQ
DE000NG6ZXR6	Not Applicable	NG6ZXR
DE000NG6ZXS4	Not Applicable	NG6ZXS
DE000NG6ZXT2	Not Applicable	NG6ZXT
DE000NG6ZXU0	Not Applicable	NG6ZXU
DE000NG6ZXV8	Not Applicable	NG6ZXV
DE000NG6ZXW6	Not Applicable	NG6ZXW
DE000NG6ZXX4	Not Applicable	NG6ZXX
DE000NG6ZXY2	Not Applicable	NG6ZXY
DE000NG6ZXZ9	Not Applicable	NG6ZXZ
DE000NG6ZX01	Not Applicable	NG6ZX0
DE000NG6ZX19	Not Applicable	NG6ZX1
DE000NG6ZX27	Not Applicable	NG6ZX2
DE000NG6ZX35	Not Applicable	NG6ZX3
DE000NG6ZX43	Not Applicable	NG6ZX4
DE000NG6ZX50	Not Applicable	NG6ZX5
DE000NG6ZX68	Not Applicable	NG6ZX6

(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

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.