

ING Bank N.V.

Legal entity identifier (LEI): 3TK20IVIUJ8J3ZU0QE75

Issue of

Series number of the Warrants	WKN Code	ISIN Code	Number of Warrants being issued	Title
284,075	NG7K2H	DE000NG7K2H6	250,000	ING Short Index Warrant
284,076	NG7K2J	DE000NG7K2J2	250,000	ING Short Index Warrant
284,077	NG7K2K	DE000NG7K2K0	250,000	ING Short Index Warrant
284,078	NG7K2L	DE000NG7K2L8	250,000	ING Short Index Warrant
284,079	NG7K2M	DE000NG7K2M6	250,000	ING Short Index Warrant
284,080	NG7K2N	DE000NG7K2N4	250,000	ING Short Index Warrant
284,081	NG7K2P	DE000NG7K2P9	250,000	ING Short Index Warrant
284,082	NG7K2Q	DE000NG7K2Q7	250,000	ING Short Index Warrant
284,083	NG7K2R	DE000NG7K2R5	250,000	ING Short Index Warrant
284,084	NG7K2S	DE000NG7K2S3	250,000	ING Short Index Warrant
284,085	NG7K2T	DE000NG7K2T1	250,000	ING Short Index Warrant
284,086	NG7K2U	DE000NG7K2U9	250,000	ING Short Index Warrant
284,087	NG7K2V	DE000NG7K2V7	250,000	ING Short Index Warrant
284,088	NG7K2W	DE000NG7K2W5	250,000	ING Short Index Warrant
284,089	NG7K2X	DE000NG7K2X3	250,000	ING Short Index Warrant
284,090	NG7K2Y	DE000NG7K2Y1	250,000	ING Short Index Warrant
284,091	NG7K2Z	DE000NG7K2Z8	250,000	ING Short Index Warrant
284,092	NG7K20	DE000NG7K200	250,000	ING Short Index Warrant
284,093	NG7K21	DE000NG7K218	250,000	ING Short Index Warrant
284,094	NG7K22	DE000NG7K226	250,000	ING Short Index Warrant
284,095	NG7K23	DE000NG7K234	250,000	ING Short Index Warrant
284,096	NG7K24	DE000NG7K242	250,000	ING Short Index Warrant
284,097	NG7K25	DE000NG7K259	250,000	ING Short Index Warrant
284,098	NG7K26	DE000NG7K267	250,000	ING Short Index Warrant
284,099	NG7K27	DE000NG7K275	250,000	ING Short Index Warrant
284,100	NG7K28	DE000NG7K283	250,000	ING Short Index Warrant
284,101	NG7K29	DE000NG7K291	250,000	ING Short Index Warrant
284,102	NG7K3A	DE000NG7K3A9	250,000	ING Short Index Warrant
284,103	NG7K3B	DE000NG7K3B7	250,000	ING Short Index Warrant
284,104	NG7K3C	DE000NG7K3C5	250,000	ING Short Index Warrant

**under the
Certificates and Warrants Programme**

Any person making or intending to make an offer of the Warrants 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 Warrants 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 Warrants has led to the conclusion that: (i) the target market for the Warrants 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 Warrants 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 Warrants (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 Warrants (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 Warrants 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 Warrants or otherwise making them available to retail investors in the UK has been prepared and therefore offering or selling the Warrants or otherwise making them available to any retail investor in the UK may be unlawful under the UK PRIIPs Regulation.

PROHIBITION OF SALES TO UK RETAIL INVESTORS – The Warrants 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 Directive (EU) 2016/97, 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 Regulation (EU) 2017/1129 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 Warrants or otherwise making them available to retail investors in the UK has been prepared and therefore offering or selling the Warrants or otherwise making them available to any retail investor in the UK may be unlawful under the UK PRIIPs 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.

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 and Warrants Programme. Terms used herein shall be deemed to be defined as such for the purposes of the conditions set forth in the General Warrant 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 Warrants 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 WARRANTS

1	(a) Series number of the Warrants:	As specified in the table below
	(b) Whether or not the Warrants are to be consolidated and form a single series with the Warrants of an existing series:	Not Applicable
2	(a) The type of Warrant which may be Index Warrants, Share Warrants, Currency Warrant, Commodity Warrants or Government Bond Warrants:	Index Warrants
	(b) Whether such Warrants are Dutch Warrants, European Warrants or Polish Warrants:	European Warrants
	(c) Whether such Warrants are Long Warrants or Short Warrants:	Short Warrants
3	Number of Warrants being issued:	As specified in the table below
4	Issue price per Warrant:	As specified in the table below
5	Trade Date:	06 October 2023
6	Issue Date:	10 October 2023
7	Underlying Reference Currency:	As specified in the table below
8	Settlement Currency:	EUR
9	Strike Price:	As specified in the table below
10	Parity:	As specified in the table below
11	Exercise Date:	As specified in the table below
12	Cash Settlement Amount:	As specified in the Index Warrant Conditions
13	Applicable Business Day Centre(s) for the purposes of the definition of "Business Day"	Amsterdam

Series Number of the Warrants	ISIN Code	Number of Warrants being Issued	Issue price per Warrant	Underlying Reference Currency	Settlement Currency	Strike Price	Parity	Exercise Date
284,075	DE000NG7K2H6	250,000	EUR 1.0	EUR	EUR	10800.0	100.0	20 December 2024
284,076	DE000NG7K2J2	250,000	EUR 1.0	EUR	EUR	11000.0	100.0	20 December 2024
284,077	DE000NG7K2K0	250,000	EUR 1.0	EUR	EUR	11200.0	100.0	20 December 2024
284,078	DE000NG7K2L8	250,000	EUR 1.0	EUR	EUR	11400.0	100.0	20 December 2024
284,079	DE000NG7K2M6	250,000	EUR 1.0	EUR	EUR	11600.0	100.0	20 December 2024

284,080	DE000NG7K2 N4	250,000	EUR 1.0	EUR	EUR	11800.0	100.0	20 December 2024
284,081	DE000NG7K2 P9	250,000	EUR 1.0	EUR	EUR	12000.0	100.0	20 December 2024
284,082	DE000NG7K2 Q7	250,000	EUR 1.0	EUR	EUR	12200.0	100.0	20 December 2024
284,083	DE000NG7K2 R5	250,000	EUR 1.0	EUR	EUR	12400.0	100.0	20 December 2024
284,084	DE000NG7K2 S3	250,000	EUR 1.0	EUR	EUR	12600.0	100.0	20 December 2024
284,085	DE000NG7K2 T1	250,000	EUR 1.0	EUR	EUR	12800.0	100.0	20 December 2024
284,086	DE000NG7K2 U9	250,000	EUR 1.0	EUR	EUR	13000.0	100.0	20 December 2024
284,087	DE000NG7K2 V7	250,000	EUR 1.0	EUR	EUR	13200.0	100.0	20 December 2024
284,088	DE000NG7K2 W5	250,000	EUR 1.0	EUR	EUR	13400.0	100.0	20 December 2024
284,089	DE000NG7K2 X3	250,000	EUR 1.0	EUR	EUR	13600.0	100.0	20 December 2024
284,090	DE000NG7K2 Y1	250,000	EUR 1.0	EUR	EUR	13800.0	100.0	20 December 2024
284,091	DE000NG7K2 Z8	250,000	EUR 1.0	EUR	EUR	14000.0	100.0	20 December 2024
284,092	DE000NG7K2 00	250,000	EUR 1.0	EUR	EUR	14200.0	100.0	20 December 2024
284,093	DE000NG7K2 18	250,000	EUR 1.0	EUR	EUR	14400.0	100.0	20 December 2024
284,094	DE000NG7K2 26	250,000	EUR 1.0	EUR	EUR	14600.0	100.0	20 December 2024
284,095	DE000NG7K2 34	250,000	EUR 1.0	EUR	EUR	14800.0	100.0	20 December 2024
284,096	DE000NG7K2 42	250,000	EUR 1.0	EUR	EUR	15000.0	100.0	20 December 2024
284,097	DE000NG7K2 59	250,000	EUR 1.0	EUR	EUR	15200.0	100.0	20 December 2024
284,098	DE000NG7K2 67	250,000	EUR 2.47	EUR	EUR	15400.0	100.0	20 December 2024
284,099	DE000NG7K2 75	250,000	EUR 4.47	EUR	EUR	15600.0	100.0	20 December

								2024
284,100	DE000NG7K283	250,000	EUR 6.47	EUR	EUR	15800.0	100.0	20 December 2024
284,101	DE000NG7K291	250,000	EUR 8.47	EUR	EUR	16000.0	100.0	20 December 2024
284,102	DE000NG7K3A9	250,000	EUR 10.47	EUR	EUR	16200.0	100.0	20 December 2024
284,103	DE000NG7K3B7	250,000	EUR 12.47	EUR	EUR	16400.0	100.0	20 December 2024
284,104	DE000NG7K3C5	250,000	EUR 14.47	EUR	EUR	16600.0	100.0	20 December 2024

ADDITIONAL SPECIFIC PRODUCT RELATED PROVISIONS:

14	Index Warrant Conditions	Applicable
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Series Number of the Warrants	ISIN Code	Details of the Index	Exchange	Index Sponsor	Change in Law	Hedging Disruption Event	Deduction of costs in respect of the Hedging Arrangement
284,075	DE000NG7K2H6	DAX Index (Bloomberg code: DAX <Index>)	As specified in the Index Warrant Conditions	As specified in the Index Warrant Conditions	As specified in the Index Warrant Conditions	As specified in the Index Warrant Conditions	As specified in Index Warrant Conditions 2(A) and 2(B)
284,076	DE000NG7K2J2	DAX Index (Bloomberg code: DAX <Index>)	As specified in the Index Warrant Conditions	As specified in the Index Warrant Conditions	As specified in the Index Warrant Conditions	As specified in the Index Warrant Conditions	As specified in Index Warrant Conditions 2(A) and 2(B)
284,077	DE000NG7K2K0	DAX Index (Bloomberg code: DAX <Index>)	As specified in the Index Warrant Conditions	As specified in the Index Warrant Conditions	As specified in the Index Warrant Conditions	As specified in the Index Warrant Conditions	As specified in Index Warrant Conditions 2(A) and 2(B)
284,078	DE000NG7K2L8	DAX Index (Bloomberg code: DAX <Index>)	As specified in the Index Warrant Conditions	As specified in the Index Warrant Conditions	As specified in the Index Warrant Conditions	As specified in the Index Warrant Conditions	As specified in Index Warrant Conditions 2(A) and 2(B)
284,079	DE000NG7K2M6	DAX Index (Bloomberg code: DAX <Index>)	As specified in the Index Warrant Conditions	As specified in the Index Warrant Conditions	As specified in the Index Warrant Conditions	As specified in the Index Warrant Conditions	As specified in Index Warrant Conditions 2(A) and 2(B)
284,080	DE000NG7K2N4	DAX Index	As	As	As	As	As specified

		(Bloomberg code: DAX <Index>)	specified in the Index Warrant Conditions	specified in the Index Warrant Conditions	specified in the Index Warrant Conditions	specified in the Index Warrant Conditions	in Index Warrant Conditions 2(A) and 2(B)
284,101	DE000NG7K291	DAX Index (Bloomberg code: DAX <Index>)	As specified in the Index Warrant Conditions	As specified in the Index Warrant Conditions	As specified in the Index Warrant Conditions	As specified in the Index Warrant Conditions	As specified in Index Warrant Conditions 2(A) and 2(B)
284,102	DE000NG7K3A9	DAX Index (Bloomberg code: DAX <Index>)	As specified in the Index Warrant Conditions	As specified in the Index Warrant Conditions	As specified in the Index Warrant Conditions	As specified in the Index Warrant Conditions	As specified in Index Warrant Conditions 2(A) and 2(B)
284,103	DE000NG7K3B7	DAX Index (Bloomberg code: DAX <Index>)	As specified in the Index Warrant Conditions	As specified in the Index Warrant Conditions	As specified in the Index Warrant Conditions	As specified in the Index Warrant Conditions	As specified in Index Warrant Conditions 2(A) and 2(B)
284,104	DE000NG7K3C5	DAX Index (Bloomberg code: DAX <Index>)	As specified in the Index Warrant Conditions	As specified in the Index Warrant Conditions	As specified in the Index Warrant Conditions	As specified in the Index Warrant Conditions	As specified in Index Warrant Conditions 2(A) and 2(B)

15	Share Warrant Conditions	Not Applicable
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16	Currency Warrant Conditions	Not Applicable
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17	Commodity Warrant Conditions	Not Applicable
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18	Government Bond Warrant Conditions	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 Warrants 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 Warrants to be issued will not be rated
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3 INTERESTS OF NATURAL AND LEGAL PERSONS INVOLVED IN THE ISSUE/OFFER

Save for any fees payable to the Dealers, so far as the Issuer is aware, no person involved in the offer of the Warrants 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 Securities Notes
(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 Warrants

5 INFORMATION CONCERNING THE UNDERLYING

Underlying	Information on the underlying can be obtained from the below specified source.
DAX Index	The return on the Warrants 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 Warrants. Fluctuations in the price of the Index will affect the value of the Warrants. Information and details of the past and future performance of the Index and its volatility can be obtained from Bloomberg (Bloomberg code: DAX <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 Warrants

7 OPERATIONAL INFORMATION

(i) ISIN Code:	(ii) Common Code:	(iii) CFI:	(iv) FISN:	(v) Other relevant code:
DE000NG7K2H6	Not Applicable	Not Applicable	Not Applicable	NG7K2H
DE000NG7K2J2	Not Applicable	Not Applicable	Not Applicable	NG7K2J
DE000NG7K2K0	Not Applicable	Not Applicable	Not Applicable	NG7K2K
DE000NG7K2L8	Not Applicable	Not Applicable	Not Applicable	NG7K2L
DE000NG7K2M6	Not Applicable	Not Applicable	Not Applicable	NG7K2M
DE000NG7K2N4	Not Applicable	Not Applicable	Not Applicable	NG7K2N
DE000NG7K2P9	Not Applicable	Not Applicable	Not Applicable	NG7K2P
DE000NG7K2Q7	Not Applicable	Not Applicable	Not Applicable	NG7K2Q
DE000NG7K2R5	Not Applicable	Not Applicable	Not Applicable	NG7K2R
DE000NG7K2S3	Not Applicable	Not Applicable	Not Applicable	NG7K2S
DE000NG7K2T1	Not Applicable	Not Applicable	Not Applicable	NG7K2T
DE000NG7K2U9	Not Applicable	Not Applicable	Not Applicable	NG7K2U
DE000NG7K2V7	Not Applicable	Not Applicable	Not Applicable	NG7K2V
DE000NG7K2W5	Not Applicable	Not Applicable	Not Applicable	NG7K2W
DE000NG7K2X3	Not Applicable	Not Applicable	Not Applicable	NG7K2X
DE000NG7K2Y1	Not Applicable	Not Applicable	Not Applicable	NG7K2Y
DE000NG7K2Z8	Not Applicable	Not Applicable	Not Applicable	NG7K2Z
DE000NG7K200	Not Applicable	Not Applicable	Not Applicable	NG7K20
DE000NG7K218	Not Applicable	Not Applicable	Not Applicable	NG7K21
DE000NG7K226	Not Applicable	Not Applicable	Not Applicable	NG7K22
DE000NG7K234	Not Applicable	Not Applicable	Not Applicable	NG7K23
DE000NG7K242	Not Applicable	Not Applicable	Not Applicable	NG7K24
DE000NG7K259	Not Applicable	Not Applicable	Not Applicable	NG7K25
DE000NG7K267	Not Applicable	Not Applicable	Not Applicable	NG7K26
DE000NG7K275	Not Applicable	Not Applicable	Not Applicable	NG7K27
DE000NG7K283	Not Applicable	Not Applicable	Not Applicable	NG7K28
DE000NG7K291	Not Applicable	Not Applicable	Not Applicable	NG7K29
DE000NG7K3A9	Not Applicable	Not Applicable	Not Applicable	NG7K3A
DE000NG7K3B7	Not Applicable	Not Applicable	Not Applicable	NG7K3B
DE000NG7K3C5	Not Applicable	Not Applicable	Not Applicable	NG7K3C

(vi) Name of the Principal Warrant Agent	ING Bank N.V.
(vii) Trade date	06 October 2023

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 Warrants	European Warrants
(ii) Non-exempt offer:	An offer of Warrants may be made by the Issuer other than pursuant to Article 3(2) of the Prospectus Regulation in Germany, France, the Netherlands and Belgium (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 Warrants is not subject to any conditions imposed by the Issuer.
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ANNEX

ISSUE SPECIFIC SUMMARY OF THE WARRANTS 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 Warrants 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 Warrants. 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