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
342,396	NG82HW	DE000NG82HW2	250,000	ING Short Index Open End Turbo
				Certificate
342,397	NG82HX	DE000NG82HX0	250,000	ING Short Index Open End Turbo
				Certificate
342,398	NG82HY	DE000NG82HY8	250,000	ING Short Index Open End Turbo
				Certificate
342,399	NG82HZ	DE000NG82HZ5	250,000	ING Short Index Open End Turbo
2.12.100	NCONIO	DEGODICOMICI	250.000	Certificate
342,400	NG82H0	DE000NG82H01	250,000	ING Short Index Open End Turbo
242 401	NG82H1	DE000NG82H19	250.000	
342,401	NG0211	DE00010082119	250,000	ING Short Index Open End Turbo Certificate
242 402	NG82H2	DE000NG82H27	250.000	
342,402	NG02H2	DEUUUNG82H2/	250,000	ING Short Index Open End Turbo
242 402	NG82H3	DE000NG82H35	250.000	
342,403	NG62H5	DE000100821155	250,000	ING Short Index Open End Turbo
242 404	NG82H4	DE000NG82H43	500.000	
342,404	NG02H4	DE000NG62H45	500,000	ING Short Index Open End Turbo
242 405	NG82H5	DE000NG82H50	1,000,000	Certificate ING Short Index Open End Turbo
342,405	NG02H3	DE0001032H30	1,000,000	Certificate
342,406	NG82H6	DE000NG82H68	1,000,000	ING Short Index Open End Turbo
542,400	1002110	DE000100321108	1,000,000	Certificate
342,407	NG82H7	DE000NG82H76	1,000,000	ING Short Index Open End Turbo
342,407	11002117	D10001(G021170	1,000,000	Certificate
342,408	NG82H8	DE000NG82H84	1,000,000	ING Short Index Open End Turbo
542,400	11002110	DECCONCECTION	1,000,000	Certificate
342,409	NG82H9	DE000NG82H92	1,000,000	ING Short Index Open End Turbo
542,407	1100211)		1,000,000	Certificate
342,410	NG82JA	DE000NG82JA4	1,000,000	ING Short Index Open End Turbo
,			_,,	Certificate
342,411	NG82JB	DE000NG82JB2	1,000,000	ING Short Index Open End Turbo
,				Certificate
342,412	NG82JC	DE000NG82JC0	1,000,000	ING Short Index Open End Turbo
				Certificate
342,413	NG82JD	DE000NG82JD8	1,000,000	ING Short Index Open End Turbo
-				Certificate
342,414	NG82JE	DE000NG82JE6	1,000,000	ING Short Index Open End Turbo
				Certificate
342,415	NG82JF	DE000NG82JF3	1,000,000	ING Short Index Open End Turbo
				Certificate
342,416	NG82JG	DE000NG82JG1	1,000,000	ING Short Index Open End Turbo
				Certificate
342,417	NG82JH	DE000NG82JH9	1,000,000	ING Short Index Open End Turbo
				Certificate
342,418	NG82JJ	DE000NG82JJ5	1,000,000	ING Short Index Open End Turbo

				Certificate
342,419	NG82JK	DE000NG82JK3	1,000,000	ING Short Index Open End Turbo
				Certificate

under the

Certificates Programme

The Prospectus referred to below (as completed by these Final Terms) has been prepared on the basis that, except as provided in sub-paragraph (i) below, any offer of Notes in any Member State of the European Economic Area (each, a "**Member State**") will be made pursuant to an exemption under the Prospectus Regulation (as defined below) from the requirement to publish a prospectus for offers of the Notes. Accordingly any person making or intending to make an offer of the Notes may only do so:

- (i) in those Public 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 in respect of the Certificates (by either adopting or refining the manufacturer's 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 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 Certifiates 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.

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.

S&P 500 Index is provided by S&P Dow Jones Indices LLC. S&P Dow Jones Indices LLC appears in the register of administrators and benchmarks established and maintained by ESMA pursuant to Article 36 of the Benchmarks Regulation.

Dow Jones Industrial Average Index is provided by S&P Dow Jones Indices LLC. S&P Dow Jones Indices LLC appears in the register of administrators and benchmarks established and maintained by ESMA pursuant to Article 36 of the Benchmarks Regulation.

NASDAQ 100 Stock Index is provided by The Nasdaq Stock Market, Inc.. The Nasdaq Stock Market, Inc. does not appear in the register of administrators and benchmarks established and maintained by ESMA pursuant to Article 36 of the Benchmarks Regulation.

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

PART A - CONTRACTUAL TERMS

These Final Terms have been prepared for the purpose of Article 8 of Regulation (EU) 2017/1129, as amended, and must be read in conjunction with the base prospectus consisting of separate documents (i.e. (i) the securities note dated 22 March 2024 and its supplement(s) (if any) (the "Securities Note") and (ii) the registration document of ING Bank N.V. (the "Issuer") dated 22 March 2024, 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
			1.
	(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:	Short Certificates
3	Nun	nber of Certificates being issued:	As specified in the table below
4	Issu	e Price per Certificate:	As specified in the table below
5	Trac	le Date:	05 July 2024
6	Issu	e Date:	09 July 2024
7	"as-	if-and-when-issued" trading:	Not Applicable
8	Curr	rent Financing Level on the Trade Date:	As specified in the table below
9	Curr	rent Spread on the Trade Date:	As specified in the table below
10	Max	kimum Spread:	As specified in the table below
11	Curr	rent Stop Loss Premium Rate on the Trade Date:	As specified in the table below
12	Max	ximum Premium:	As specified in the table below
13	Min	imum 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	ISIN Code	Number	Issue	Current	Curre	Maxi	Current	Maxi	Minim	Stop	Stop	Entit	Finan
Numb		of	price	Financi	nt	mum	Stop	mum	um	Loss	Loss	lem	cing
er of		Certificate	per	ng	Sprea	Sprea	Loss	Premi	Premi	Price	Price	ent	Level
the		s being	Certifi	Level	d on	d	Premiu	um	um	on the	Roun		Curre
Certifi		issued	cate	on the	the		m			Trade	ding		ncy
cates				Trade	Trade		Rate			Date			
				Date	Date		on the						
							Trade						
							Date						
342,39	DE000NG8	250,000	0.01		3	5.0	1.5	20.0	0.0	18433.5	0.01	0.01	EUR
6	2HW2			000000						000000			
				000						000			
342,39	DE000NG8	250,000	0.06		3	5.0	1.5	20.0	0.0	18438.5	0.01	0.01	EUR
7	2HX0			000000						000000			
242.20	DE000NG8	250,000	0.11		3	5.0	1.5	20.0	0.0	000 18443.5	0.01	0.01	FUE
342,39	2HY8	250,000	0.11	18443.5	3	5.0	1.5	20.0	0.0	18443.5	0.01	0.01	EUR
8	2018			000000						000000			
342,39	DE000NG8	250,000	0.16		3	5.0	1.5	20.0	0.0	18448.5	0.01	0.01	EUR
9	2HZ5	230,000	0.10	000000	5	5.0	1.5	20.0	0.0	000000	0.01	0.01	EUK
9	21125			000						000			
342,40	DE000NG8	250,000	0.21	18453.5	3	5.0	1.5	20.0	0.0	18453.5	0.01	0.01	EUR
0	2H01	200,000	0.21	000000	5	210	110	20.0	0.0	000000	0.01	0.01	LOK
Ŭ	-			000						000			
342,40	DE000NG8	250,000	0.26	18458.5	3	5.0	1.5	20.0	0.0	18458.5	0.01	0.01	EUR
1	2H19	,		000000						000000			
				000						000			
342,40	DE000NG8	250,000	0.31	18463.5	3	5.0	1.5	20.0	0.0	18463.5	0.01	0.01	EUR
2	2H27			000000						000000			

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342,40 3	DE000NG8 2H35	250,000	0.36	18468.5 000000 000	3	5.0	1.5	20.0	0.0	18468.5 000000 000	0.01	0.01	EUR
342,40 4	DE000NG8 2H43	500,000	9.95	1035.87 000000 00	3	5.0	2.0	20.0	0.0	1035.87 000000 00	0.01	0.1	EUR
342,40 5	DE000NG8 2H50	1,000,000	0.01	39309.3 200000 000	3	5.0	2.0	20.0	0.0	39309.3 200000 000	0.01	0.01	USD
342,40 6	DE000NG8 2H68	1,000,000	0.24	39334.3 200000 000	3	5.0	2.0	20.0	0.0	39334.3 200000 000	0.01	0.01	USD
342,40 7	DE000NG8 2H76	1,000,000	0.48	39359.3 200000 000	3	5.0	2.0	20.0	0.0	39359.3 200000 000	0.01	0.01	USD
342,40 8	DE000NG8 2H84	1,000,000	0.71	39384.3 200000 000	3	5.0	2.0	20.0	0.0	39384.3 200000 000	0.01	0.01	USD
342,40 9	DE000NG8 2H92	1,000,000	7.94	21044.6 100000 000	3	5.0	3.0	20.0	0.0	21044.6 100000 000	0.01	0.01	USD
342,41 0	DE000NG8 2JA4	1,000,000	8.13	21064.6 100000 000	3	5.0	3.0	20.0	0.0	21064.6 100000 000	0.01	0.01	USD
342,41 1	DE000NG8 2JB2	1,000,000	8.31	21084.6 100000 000	3	5.0	3.0	20.0	0.0	21084.6 100000 000	0.01	0.01	USD
342,41 2	DE000NG8 2JC0	1,000,000	8.5	21104.6 100000 000	3	5.0	3.0	20.0	0.0	21104.6 100000 000	0.01	0.01	USD
342,41 3	DE000NG8 2JD8	1,000,000	8.68	21124.6 100000 000	3	5.0	3.0	20.0	0.0	21124.6 100000 000	0.01	0.01	USD
342,41 4	DE000NG8 2JE6	1,000,000	8.87	21144.6 100000 000	3	5.0	3.0	20.0	0.0	21144.6 100000 000	0.01	0.01	USD
342,41 5	DE000NG8 2JF3	1,000,000	9.06	21164.6 100000 000	3	5.0	3.0	20.0	0.0	21164.6 100000 000	0.01	0.01	USD
342,41 6	DE000NG8 2JG1	1,000,000	9.24	21184.6 100000 000	3	5.0	3.0	20.0	0.0	21184.6 100000 000	0.01	0.01	USD
342,41 7	DE000NG8 2JH9	1,000,000	17.26	7401.65 000000 00	3	5.0	3.0	20.0	0.0	7401.65 000000 00	0.01	0.01	USD
342,41 8	DE000NG8 2JJ5	1,000,000	17.36	7411.65 000000 00	3	5.0	3.0	20.0	0.0	7411.65 000000 00	0.01	0.01	USD
342,41 9	DE000NG8 2JK3	1,000,000	17.45	7421.65 000000 00	3	5.0	3.0	20.0	0.0	7421.65 000000 00	0.01	0.01	USD

ADDITIONAL SPECIFIC PRODUCT RELATED PROVISIONS:

24 I	ndex Certificate P	covisions	Applicable				
				_			
Series	ISIN Code	(i) Details of the Index		(ii) Exchange	(iii) Notional		
Number	of				Dividend Period		

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342,415	DE000NG82JF3	NASDAQ 100 Stock Index	As specified in the	As specified in the
		(Bloomberg code: NDX <index>)</index>	Index Certificate	Index Certificate
			Conditions	Conditions
342,416	DE000NG82JG1	NASDAQ 100 Stock Index	As specified in the	As specified in the
		(Bloomberg code: NDX <index>)</index>	Index Certificate	Index Certificate
			Conditions	Conditions
342,417	DE000NG82JH9	S&P 500 Index (Bloomberg code:	As specified in the	As specified in the
		SPX <index>)</index>	Index Certificate	Index Certificate
			Conditions	Conditions
342,418	DE000NG82JJ5	S&P 500 Index (Bloomberg code:	As specified in the	As specified in the
		SPX <index>)</index>	Index Certificate	Index Certificate
			Conditions	Conditions
342,419	DE000NG82JK3	S&P 500 Index (Bloomberg code:	As specified in the	As specified in the
		SPX <index>)</index>	Index Certificate	Index Certificate
			Conditions	Conditions

-

Signed on behalf of the Issuer:

By:

Duly authorised

Ву:

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
(ii) Admission to trading:	its behalf) for the Certificates to be admitted to trading
	on The Freiverkehr section of the Frankfurt Stock

(iii) Es	stimate of total expenses related to admission to	EUR 500
tra	ading:	

Exchange

2 RATINGS

Ratings:	The Certificates to be issued will not be rated

3 INTERESTS OF NATURAL AND LEGAL PERSONS INVOLVED IN THE ISSUE

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

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

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

5 INFORMATION CONCERNING THE UNDERLYING

Underlying	Information on the underlying can be obtained from the below specified source.
S&P 500 Index	The return on the Certificates is linked to the performance of the underlying Index. The price of the Index may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Index will affect the value of the Certificates. Information and details of the past and future performance of the Index and its volatility can be obtained from Bloomberg (Bloomberg code: SPX <index>)</index>
Dow Jones Industrial Average Index	The return on the Certificates is linked to the performance of the underlying Index. The price of the Index may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Index will affect the value of the Certificates. Information and details of the past and future performance of the

	Index and its volatility can be obtained from Bloomberg (Bloomberg code: INDU <index>)</index>
NASDAQ 100 Stock Index	The return on the Certificates is linked to the performance of the underlying Index. The price of the Index may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Index will affect the value of the Certificates. Information and details of the past and future performance of the Index and its volatility can be obtained from Bloomberg (Bloomberg code: NDX <index>)</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>)</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>)</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
DE000NG82HW2	Not Applicable	NG82HW
DE000NG82HX0	Not Applicable	NG82HX
DE000NG82HY8	Not Applicable	NG82HY
DE000NG82HZ5	Not Applicable	NG82HZ
DE000NG82H01	Not Applicable	NG82H0
DE000NG82H19	Not Applicable	NG82H1
DE000NG82H27	Not Applicable	NG82H2
DE000NG82H35	Not Applicable	NG82H3
DE000NG82H43	Not Applicable	NG82H4
DE000NG82H50	Not Applicable	NG82H5
DE000NG82H68	Not Applicable	NG82H6
DE000NG82H76	Not Applicable	NG82H7
DE000NG82H84	Not Applicable	NG82H8
DE000NG82H92	Not Applicable	NG82H9
DE000NG82JA4	Not Applicable	NG82JA

DE000NG82JB2	Not Applicable	NG82JB
DE000NG82JC0	Not Applicable	NG82JC
DE000NG82JD8	Not Applicable	NG82JD
DE000NG82JE6	Not Applicable	NG82JE
DE000NG82JF3	Not Applicable	NG82JF
DE000NG82JG1	Not Applicable	NG82JG
DE000NG82JH9	Not Applicable	NG82JH
DE000NG82JJ5	Not Applicable	NG82JJ
DE000NG82JK3	Not Applicable	NG82JK
(iv) Name of the	e Principal Certificate Agent	ING Bank N.V.

8 **DISTRIBUTION**

(i)	Details of any clearing system other than Euroclear Netherlands:	Clearstream Banking AG, Eschborn
	(a) details of the appropriate clearing code/number:	Not Applicable
	(b) further details regarding the form of Certificates	European Certificates
(ii)	Non-exempt offer:	An offer of Certificates may be made by the Issuer other than pursuant to Article 3(2) of the Prospectus Regulation in Germany, France, the Netherlands, Belgium, Spain and Italy (each a " Public Offer Jurisdiction " and together the " Public Offer Jurisdictions ").
(iii)	Prohibition of Sales to EEA Retail Investors:	Not Applicable
(iv)	Prohibition of Sales to UK Retail Investors:	Applicable
(v) I	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.

ANNEX

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

Index Disclaimer

The Certificates are not sponsored, endorsed, sold or promoted by the Index or of the Index Sponsor and the Index Sponsor has not made any representation whatsoever, whether express or implied, either as to the results to be obtained from the use of the Index and/or the levels at which the Index stands at any particular time on any particular date or otherwise. The Index Sponsor shall not be liable (whether in negligence or otherwise) to any person for any error in the Index and the Index Sponsor are not under any obligation to advise any person of any error therein. The Index Sponsor has made no representation whatsoever, whether express or implied, as to the advisability of purchasing or assuming any risk in connection with the Certificates. Neither the Issuer nor the Calculation Agent shall have any liability to any person for any act or failure to act by the Index Sponsor in connection with the calculation, adjustment or maintenance of the Index. Neither the Issuer nor the Calculation Agent has any affiliation with or control over the Index or of the Index Sponsor or any control over the computation, composition or dissemination of the Index. Although the Issuer and the Calculation Agent will obtain information concerning the Index from publicly available sources they believe to be reliable, they will not independently verify this information. Accordingly, no representation, warranty or undertaking (express or implied) is made and no responsibility is accepted by the Issuer or the Calculation Agent as to the accuracy, completeness and timeliness of information concerning the Index.