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
356,678	NG9EVZ	DE000NG9EVZ2	1,000,000	ING Short Index Open End Turbo
				Certificate
356,679	NG9EV0	DE000NG9EV05	1,000,000	ING Short Index Open End Turbo
2.5.600	NICOEVII	DE000MG0EM12	1,000,000	Certificate
356,680	NG9EV1	DE000NG9EV13	1,000,000	ING Short Index Open End Turbo Certificate
356,681	NG9EV2	DE000NG9EV21	1,000,000	ING Short Index Open End Turbo
,				Certificate
356,682	NG9EV3	DE000NG9EV39	1,000,000	ING Short Index Open End Turbo
				Certificate
356,683	NG9EV4	DE000NG9EV47	1,000,000	ING Short Index Open End Turbo
				Certificate
356,684	NG9EV5	DE000NG9EV54	1,000,000	ING Short Index Open End Turbo
				Certificate
356,685	NG9EV6	DE000NG9EV62	1,000,000	ING Short Index Open End Turbo
				Certificate
356,686	NG9EV7	DE000NG9EV70	1,000,000	ING Short Index Open End Turbo
				Certificate
356,687	NG9EV8	DE000NG9EV88	1,000,000	ING Short Index Open End Turbo
				Certificate
356,688	NG9EV9	DE000NG9EV96	1,000,000	ING Short Index Open End Turbo
				Certificate
356,689	NG9EWA	DE000NG9EWA3	1,000,000	ING Short Index Open End Turbo
				Certificate
356,690	NG9EWB	DE000NG9EWB1	1,000,000	ING Short Index Open End Turbo
	11000000			Certificate
356,691	NG9EWC	DE000NG9EWC9	1,000,000	ING Short Index Open End Turbo
	NGOENIB	DEGGONGGERING		Certificate
356,692	NG9EWD	DE000NG9EWD7	1,000,000	ING Short Index Open End Turbo
256.602	NGOEWE	DEGGOVEGGEWE	1 000 000	Certificate
356,693	NG9EWE	DE000NG9EWE5	1,000,000	ING Short Index Open End Turbo
256.604	NG9EWF	DE000MC0EWE2	11,000,000	Certificate
356,694	NGAEML	DE000NG9EWF2	1,000,000	ING Short Index Open End Turbo
256 605	NG9EWG	DE000NG9EWG0	1,000,000	Certificate ING Short Index Open End Turbo
356,695	INGSEWG	DEGODINGSEWGO	1,000,000	Certificate
356,696	NG9EWH	DE000NG9EWH8	1,000,000	ING Short Index Open End Turbo
330,030		DECOURTED WITH	1,000,000	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; 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.

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.

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.

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:	
	(b) Whether such Certificates are Best Certificates, Factor Certificates, Limited Certificates, Discount Certificates, Open Ended Certificates, Fixed Leverage Certificates or Tracker Certificates.	Best or Turbo Best)
	(c) Whether such Certificates are Long Certificates or Short Certificates:	Short Certificates
3	Number of Certificates being issued:	As specified in the table below
4	Issue Price per Certificate:	As specified in the table below
5	Trade Date:	26 August 2024
6	Issue Date:	28 August 2024
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	Maximum Spread: Current Stop Loss Premium Rate on the Trade Date:	
	-	

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 Numb er of the Certifi cates	ISIN Code	Number of Certificate s being issued	Issue price per Certifi cate	Current Financi ng Level on the Trade Date	Curre nt Sprea d on the Trade Date	Maxi mum Sprea d	Current Stop Loss Premiu m Rate on the Trade	Maxi mum Premi um	Minim um Premi um	Stop Loss Price on the Trade Date	Stop Loss Price Roun ding	Entit lem ent	Finan cing Level Curre ncy
356,67 8	DE000NG9 EVZ2	1,000,000	0.16	40730.8 400000 000	3	5.0	Date 2.0	20.0	0.0	40730.8 400000 000	0.01	0.01	USD
356,67 9	DE000NG9 EV05	1,000,000	0.39	40755.8 400000 000	3	5.0	2.0	20.0	0.0	40755.8 400000 000	0.01	0.01	USD
356,68	DE000NG9 EV13	1,000,000	0.61	40780.8 400000 000	3	5.0	2.0	20.0	0.0	40780.8 400000 000	0.01	0.01	USD
356,68 1	DE000NG9 EV21	1,000,000	0.84	40805.8 400000 000	3	5.0	2.0	20.0	0.0	40805.8 400000 000	0.01	0.01	USD
356,68 2	DE000NG9 EV39	1,000,000	1.06	40830.8 400000 000	3	5.0	2.0	20.0	0.0	40830.8 400000 000	0.01	0.01	USD
356,68 3	DE000NG9 EV47	1,000,000	1.29	40855.8 400000 000	3	5.0	2.0	20.0	0.0	40855.8 400000 000	0.01	0.01	USD
356,68 4	DE000NG9 EV54	1,000,000	1.51	40880.8 400000	3	5.0	2.0	20.0	0.0	40880.8 400000	0.01	0.01	USD

				000						000			
356,68 5	DE000NG9 EV62	1,000,000	1.74	40905.8 400000 000	3	5.0	2.0	20.0	0.0	40905.8 400000 000	0.01	0.01	USD
356,68 6	DE000NG9 EV70	1,000,000	1.96	40930.8 400000 000	3	5.0	2.0	20.0	0.0	40930.8 400000 000	0.01	0.01	USD
356,68 7	DE000NG9 EV88	1,000,000	2.19	40955.8 400000 000	3	5.0	2.0	20.0	0.0	40955.8 400000 000	0.01	0.01	USD
356,68 8	DE000NG9 EV96	1,000,000	2.41	40980.8 400000 000	3	5.0	2.0	20.0	0.0	40980.8 400000 000	0.01	0.01	USD
356,68 9	DE000NG9 EWA3	1,000,000	2.64	41005.8 400000 000	3	5.0	2.0	20.0	0.0	41005.8 400000 000	0.01	0.01	USD
356,69 0	DE000NG9 EWB1	1,000,000	2.86	41030.8 400000 000	3	5.0	2.0	20.0	0.0	41030.8 400000 000	0.01	0.01	USD
356,69 1	DE000NG9 EWC9	1,000,000	2.38	19756.5 800000 000	3	5.0	3.0	20.0	0.0	19756.5 800000 000	0.01	0.01	USD
356,69 2	DE000NG9 EWD7	1,000,000	2.74	19796.5 800000 000	3	5.0	3.0	20.0	0.0	19796.5 800000 000	0.01	0.01	USD
356,69 3	DE000NG9 EWE5	1,000,000	3.1	19836.5 800000 000	3	5.0	3.0	20.0	0.0	19836.5 800000 000	0.01	0.01	USD
356,69 4	DE000NG9 EWF2	1,000,000	3.46	19876.5 800000 000	3	5.0	3.0	20.0	0.0	19876.5 800000 000	0.01	0.01	USD
356,69 5	DE000NG9 EWG0	1,000,000	3.82	19916.5 800000 000	3	5.0	3.0	20.0	0.0	19916.5 800000 000	0.01	0.01	USD
356,69 6	DE000NG9 EWH8	1,000,000	0.63	5640.73 000000 00	3	5.0	3.0	20.0	0.0	5640.73 000000 00	0.01	0.01	USD

ADDITIONAL SPECIFIC PRODUCT RELATED PROVISIONS:

24 Index Certificate Provisions Applicable
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Series	ISIN Code	(i) Details of the Index	(ii) Exchange	(iii) Notional
Number of				Dividend Period
the				
Certificate				
s				
356,678	DE000NG9EVZ2	Dow Jones Industrial Average Index	As specified in the	As specified in the
		(Bloomberg code: INDU <index>)</index>	Index Certificate	Index Certificate
			Conditions	Conditions
356,679	DE000NG9EV05	Dow Jones Industrial Average Index	As specified in the	As specified in the
		(Bloomberg code: INDU <index>)</index>	Index Certificate	Index Certificate
			Conditions	Conditions
356,680	DE000NG9EV13	Dow Jones Industrial Average Index	As specified in the	As specified in the
		(Bloomberg code: INDU <index>)</index>	Index Certificate	Index Certificate
			Conditions	Conditions
356,681	DE000NG9EV21	Dow Jones Industrial Average Index	As specified in the	As specified in the
		(Bloomberg code: INDU <index>)</index>	Index Certificate	Index Certificate
		·	Conditions	Conditions

356,682	DE000NG9EV39	Dow Jones Industrial Average Index	As specified in the	As specified in the
		(Bloomberg code: INDU <index>)</index>	Index Certificate	Index Certificate
		· · · · · · · · · · · · · · · · · · ·	Conditions	Conditions
356,683	DE000NG9EV47	Dow Jones Industrial Average Index	As specified in the	As specified in the
		(Bloomberg code: INDU <index>)</index>	Index Certificate	Index Certificate
			Conditions	Conditions
356,684	DE000NG9EV54	Dow Jones Industrial Average Index	As specified in the	As specified in the
		(Bloomberg code: INDU <index>)</index>	Index Certificate	Index Certificate
			Conditions	Conditions
356,685	DE000NG9EV62	Dow Jones Industrial Average Index	As specified in the	As specified in the
		(Bloomberg code: INDU <index>)</index>	Index Certificate	Index Certificate
			Conditions	Conditions
356,686	DE000NG9EV70	Dow Jones Industrial Average Index	As specified in the	As specified in the
		(Bloomberg code: INDU <index>)</index>	Index Certificate	Index Certificate
			Conditions	Conditions
356,687	DE000NG9EV88	Dow Jones Industrial Average Index	As specified in the	As specified in the
		(Bloomberg code: INDU <index>)</index>	Index Certificate	Index Certificate
			Conditions	Conditions
356,688	DE000NG9EV96	Dow Jones Industrial Average Index	As specified in the	As specified in the
		(Bloomberg code: INDU <index>)</index>	Index Certificate	Index Certificate
			Conditions	Conditions
356,689	DE000NG9EWA	Dow Jones Industrial Average Index	As specified in the	As specified in the
	3	(Bloomberg code: INDU <index>)</index>	Index Certificate	Index Certificate
			Conditions	Conditions
356,690	DE000NG9EWB	Dow Jones Industrial Average Index	As specified in the	As specified in the
	1	(Bloomberg code: INDU <index>)</index>	Index Certificate	Index Certificate
			Conditions	Conditions
356,691	DE000NG9EWC	NASDAQ 100 Stock Index	As specified in the	As specified in the
	9	(Bloomberg code: NDX <index>)</index>	Index Certificate	Index Certificate
			Conditions	Conditions
356,692	DE000NG9EWD	NASDAQ 100 Stock Index	As specified in the	As specified in the
	7	(Bloomberg code: NDX <index>)</index>	Index Certificate	Index Certificate
			Conditions	Conditions
356,693	DE000NG9EWE	NASDAQ 100 Stock Index	As specified in the	As specified in the
	5	(Bloomberg code: NDX <index>)</index>	Index Certificate	Index Certificate
		N. (D. (0.100 G), 1.1.1	Conditions	Conditions
356,694	DE000NG9EWF2	NASDAQ 100 Stock Index	As specified in the	As specified in the
		(Bloomberg code: NDX <index>)</index>	Index Certificate	Index Certificate
2.5.6.5.	DEGOOMGOETIG	NACDAO 100 Ct. 1 T. 1	Conditions	Conditions
356,695	DE000NG9EWG	NASDAQ 100 Stock Index	As specified in the	As specified in the
	0	(Bloomberg code: NDX <index>)</index>	Index Certificate	Index Certificate
	DEGGGTTGGTT	Gon cook to (DI 1 1 1	Conditions	Conditions
356,696	DE000NG9EWH	S&P 500 Index (Bloomberg code:	As specified in the	As specified in the
	8	SPX <index>)</index>	Index Certificate	Index Certificate
			Conditions	Conditions

25	Share Certificate Provisions	Not Applicable
26	Currency Certificate Provisions	Not Applicable
-		
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

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.
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>

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 succesor 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
DE000NG9EVZ2	Not Applicable	NG9EVZ
DE000NG9EV05	Not Applicable	NG9EV0
DE000NG9EV13	Not Applicable	NG9EV1
DE000NG9EV21	Not Applicable	NG9EV2
DE000NG9EV39	Not Applicable	NG9EV3
DE000NG9EV47	Not Applicable	NG9EV4
DE000NG9EV54	Not Applicable	NG9EV5
DE000NG9EV62	Not Applicable	NG9EV6
DE000NG9EV70	Not Applicable	NG9EV7
DE000NG9EV88	Not Applicable	NG9EV8
DE000NG9EV96	Not Applicable	NG9EV9
DE000NG9EWA3	Not Applicable	NG9EWA
DE000NG9EWB1	Not Applicable	NG9EWB
DE000NG9EWC9	Not Applicable	NG9EWC
DE000NG9EWD7	Not Applicable	NG9EWD
DE000NG9EWE5	Not Applicable	NG9EWE
DE000NG9EWF2	Not Applicable	NG9EWF
DE000NG9EWG0	Not Applicable	NG9EWG
DE000NG9EWH8	Not Applicable	NG9EWH

(iv)	Name of the Principal Certificate Agent	ING Bank N.V.

8 DISTRIBUTION

(i)	Details of any clearing system other than Euroclear	Clearstream Banking AG, Eschborn
	Netherlands:	

(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.

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.