



## **Terms of Business** **30 March 2023**

The following Terms of Business apply to all engagements accepted by Lopian Gross Barnett & Co. All work is carried out under these Terms except where changes are expressly agreed in writing.

### **1.0 Applicable Law**

- 1.1 Our engagement letter, the schedules of services and our standard terms and conditions of business are governed by, and should be construed in accordance with English law. Each party agrees that the Courts of England will have exclusive jurisdiction in relation to any claim, dispute or difference concerning this engagement letter and any matter arising from it on any basis. Each party irrevocably waives any right to object to any action being brought in those Courts, to claim that the action has been brought in an inappropriate forum, or to claim that those Courts do not have jurisdiction.
- 1.2 We will not accept responsibility if you act on advice previously given by us without first confirming with us that the advice is still valid in light of any change in law or in your circumstances. We will accept no liability for losses arising from changes in the law, or the interpretation thereof, that occur after the date on which the advice is given.

### **2.0 Client Identification**

- 2.1 As with other professional services firms, we are required to identify our clients for the purposes of the UK anti-money laundering legislation. We may request from you, and retain, such information and documentation as we require for these purposes and/or make searches of appropriate databases. If we are not able to obtain satisfactory evidence of your identity, we will not be able to proceed with the engagement.
- 2.2 If you undertake business that requires you to be supervised by an appropriate supervisory authority to follow anti-money laundering regulations including if you accept or make high value cash payments of £10,000 or more (or equivalent in any currency) in exchange for goods you should inform us.
- 2.3 Any personal data received from you to comply with our obligations under The Money Laundering, Terrorist Financing and Transfer of Funds (Information on the Payer) Regulations 2017 (MLR 2017) will be processed only for the purposes of preventing money laundering or terrorist financing. No other use will be made of this personal data unless use of the data is permitted by or under enactment other than the MLR 2017, or we have obtained consent of the data subject to the proposed use of the data.

### **3.0 Client Money**

- 3.1 We may, from time-to-time, hold money on your behalf. The money will be held in trust in a client bank account, which is segregated from the firm's funds. The account will be operated, and all funds dealt with, in accordance with ICAEW's Clients' Money Regulations.
- 3.2 No interest will be paid on these monies unless the total sum of money held on your behalf exceeds £10,000 for a period of more than thirty days, or is likely to be held for more than thirty days, in which case the money will be placed in a separate interest-bearing client bank account designated to you. All interest earned on such money will be paid to you. Subject to any tax legislation, interest will be paid gross.
- 3.3 We will return monies held on your behalf once it is clear that there is no longer any reason to retain those funds. If any funds remain in our client account that are unclaimed and the client to which they relate has remained untraced for five years or we as a firm cease to practise, we may pay those monies to a registered charity.

### **4.0 Commissions Or Other Benefits**

- 4.1 In some circumstances we may receive commissions or other benefits for introductions to other professionals or in respect of transactions which we arrange for you. Where this happens we will notify you in writing of the amount and terms of payment and receipt of any such commissions or benefits. The fees you would otherwise pay will not be reduced by the amount of the commissions or benefits.

## **5.0 Complaints**

- 5.1 We are committed to providing you with a high-quality service that is both efficient and effective. If, at any point you would like to discuss with us how our service to you could be improved, or if you are dissatisfied with the service you are receiving, please let us know by contacting Caroline Tomlinson at [caroline.tomlinson@lopiangb.co.uk](mailto:caroline.tomlinson@lopiangb.co.uk).
- 5.2 We will acknowledge your complaint within 5 days and provide you with a copy of our complaints procedure confirming how the matter will be dealt with and timescales.
- 5.3 If we do not respond to your complaint to your satisfaction, you may, of course, take up the matter with our professional body, ICAEW. However, you should first exhaust the firm's full complaints procedure.

## **6.0 Confidentiality**

- 6.1 Communication between us is confidential and we shall take all reasonable steps to keep confidential your information except where we are required to disclose it by law, by regulatory bodies, by our insurers or as part of an external peer review. Unless we are authorised by you to disclose information on your behalf this undertaking will apply during and after this engagement.
- 6.2 We are obliged by law to report any instances where we know, or have reasonable cause to suspect, that another person is involved in money laundering, as defined by the law, to the Serious Organised Crime Agency (SOCA) without the knowledge or consent of that person. In consequence, neither the firms' principals nor staff may enter into any correspondence or discussions with you regarding such matters.
- 6.3 We may, on occasions, sub-contract work on your affairs to other tax or accounting professionals. The subcontractors will be bound by our client confidentiality terms.
- 6.4 We reserve the right, for the purpose of promotional activity, training or for other business purpose, to mention that you are a client. As stated above we will not disclose any confidential information.
- 6.5 If we use external or cloud-based systems, we will ensure confidentiality of your information is maintained.
- 6.6 This applies in addition to our obligations on data protection in section 8.

## **7.0 Conflicts Of Interest**

- 7.1 We will inform you if we become aware of any conflict of interest in our relationship with you or in our relationship with you and another client unless we are unable to do so because of our confidentiality obligations. We have safeguards that can be implemented to protect the interests of different clients if a conflict arises. Where conflicts are identified which cannot be managed in a way that protects your interests then we regret that we will be unable to provide further services.
- 7.2 If there is a conflict of interest that is capable of being addressed successfully by the adoption of suitable safeguards to protect your interests then we will adopt those safeguards. In resolving the conflict, we would be guided by ICAEW's Code of Ethics, which can be viewed at [www.icaew.com/technical/trust-and-ethics/ethics/icaew-code-of-ethics/icaew-code-of-ethics](http://www.icaew.com/technical/trust-and-ethics/ethics/icaew-code-of-ethics/icaew-code-of-ethics). During and after our engagement, you agree that we reserve the right to act for other clients whose interests are or may compete with, or be adverse to, yours subject, of course, to our obligations of confidentiality and the safeguards set out in the paragraph on confidentiality above.

## **8.0 Data Protection**

- 8.1 Please see our website [www.lopiangb.co.uk/about-us/privacy-notice](http://www.lopiangb.co.uk/about-us/privacy-notice) for our "Data Protection Privacy Policy" which explains the use we make of personal data we receive in the course of our work.
- 8.2 In this clause 8, the following definitions shall apply:

'client personal data' means any personal data provided to us by you, or on your behalf, for the purposes of providing our services to you, pursuant to our engagement letter with you;

'data protection legislation' means all applicable privacy and data protection legislation and regulations including PECR, the UK GDPR and any other applicable national laws, regulations and secondary legislation in the UK relating to the processing of personal data and the privacy of electronic communications, as amended, replaced or updated from time to time;

'controller', 'data subject', 'personal data', and 'process' shall have the meanings given to them in the data protection legislation;

'UK GDPR' means the Data Protection Act 2018 as amended by the Data Protection, Privacy and Electronic Communications (Amendments etc) (EU Exit) Regulations 2020; and

'PECR' means the Privacy and Electronic Communications (EC Directive) Regulations 2003 (SI 2426/2003) as amended by the Data Protection, Privacy and Electronic Communications (Amendments etc) (EU Exit) Regulations 2020.

- 8.3 We shall each be considered an independent data controller in relation to the client personal data. Each of us will comply with all requirements and obligations applicable to us under the data protection legislation in respect of the client personal data.
- 8.4 You shall only disclose personal data to us where:
- (a) you have provided the necessary information to the relevant data subjects regarding its use (and you may use or refer to our privacy notice available at [www.lopiangb.co.uk/about-us/privacy-notice](http://www.lopiangb.co.uk/about-us/privacy-notice) for this purpose);
  - (b) you have a lawful basis upon which to do so, which, in the absence of any other lawful basis, shall be with relevant data subject's consent; and
  - (c) you have complied with the necessary requirements under the data protection legislation to enable you to do so.
- 8.5 We shall only process the client personal data:
- (a) in order to provide our services to you and perform any other obligations in accordance with our engagement with you;
  - (b) in order to comply with our legal and regulatory obligations; and
  - (c) where it is necessary for the purposes of our legitimate interests and those interests are not overridden by the data subjects' own privacy rights. Our privacy notice (available at [www.lopiangb.co.uk/about-us/privacy-notice](http://www.lopiangb.co.uk/about-us/privacy-notice)) contains further details as to how we may process client personal data.
- 8.6 For the purpose of providing our services to you, we may disclose the client personal data to members of our firm's network, our regulatory bodies or other third parties (for example, our professional advisors or service providers). The third parties to whom we disclose such personal data may be located outside of the United Kingdom. We will only disclose client personal data to a third party (including a third party outside of the UK) provided that the transfer is undertaken in compliance with the data protection legislation.
- 8.7 We may disclose the client personal data to other third parties in the context of a possible sale, merger, restructuring or financing of or investment in our business. In this event we will take appropriate measures to ensure that the security of the client personal data continues to be ensured in accordance with data protection legislation. If a change happens to our business, then the new owners may use our client personal data in the same way as set out in these terms.
- 8.8 We shall maintain commercially reasonable and appropriate security measures, including administrative, physical and technical safeguards, to protect against unauthorized or unlawful processing of the client personal data and against accidental loss or destruction of, or damage to, the client personal data.
- 8.9 In respect of the client personal data, provided that we are legally permitted to do so, we shall promptly notify you in the event that:
- (a) we receive a request, from or on behalf of a relevant data subject, to exercise their data subject rights under the data protection legislation or a complaint or any adverse correspondence in respect of our processing of their personal data;
  - (b) we are served with an information, enforcement or assessment notice (or any similar notices), or receive any other material communication in respect of our processing of the client personal data from the Information Commissioner's Office or any other supervisory authority); or
  - (c) we reasonably believe that there has been any incident which resulted in the accidental or unauthorized access to, or destruction, loss, unauthorized disclosure or alteration of, the client personal data.

8.10 Upon the reasonable request of the other, we shall each co-operate with the other and take reasonable commercial steps or provide such information as is necessary to enable each of us to comply with the data protection legislation in respect of the services provided to you in accordance with our engagement letter with you in relation to those services.

## **9.0 Disengagement**

9.1 If we resign, or are asked to resign, we will normally issue a disengagement letter to ensure that our respective responsibilities are clear. Should we have no contact with you for a period of eighteen months or more, we may issue to your last known address a disengagement letter and hence cease to act.

## **10.0 Electronic And Other Communication**

10.1 Unless you instruct us otherwise, we may, where appropriate, communicate with you and with third parties via email or by other electronic means. The recipient is responsible for virus checking emails and any attachments.

10.2 With electronic communication there is a risk of non-receipt, delayed receipt, inadvertent misdirection or interception by third parties. We use virus-scanning software to reduce the risk of viruses and similar damaging items being transmitted through emails or electronic storage devices. However, electronic communication is not totally secure and we cannot be held responsible for damage or loss caused by viruses nor for communications which are corrupted or altered after dispatch. Nor can we accept any liability for problems or accidental errors relating to this means of communication especially in relation to commercially sensitive material. These are risks you must bear in return for greater efficiency and lower costs. If you do not wish to accept these risks please let us know and we will communicate by paper mail, other than where electronic submission is mandatory.

10.3 Any communication by us with you sent through the post system is deemed to arrive at your postal address two working days after the day that the document was sent.

## **11.0 Fees And Payment Terms**

11.1 Unless otherwise agreed at the time of engagement an annual fee of £150 plus VAT will be charged by us per UK-registered limited company or UK-registered LLP if we are to act as your registered office at 1<sup>st</sup> Floor Cloister House, Riverside, New Bailey Street, Manchester M3 5FS & for confirmation statement annual filing. This being a charge of £75 plus VAT per annum to act as your registered office and £75 plus VAT per annum to file confirmation statements on your behalf. The relevant charge will be applied should you only wish to engage us for one of these services.

11.2 Our fees will be based upon the time spent on your affairs but also on the level of skill and responsibility and the importance and value of the advice that we provide, as well as the level of risk.

11.3 If we provide you with an estimate of our fees for any specific work, then the estimate will not be contractually binding unless we explicitly state that that will be the case.

11.4 Where requested we may indicate a fixed fee for the provision of specific services or an indicative range of fees for a particular assignment. It is not our practice to identify fixed fees for more than a year ahead as such fee quotes need to be reviewed in the light of events. If it becomes apparent to us, due to unforeseen circumstances, that a fee quote is inadequate, we reserve the right to notify you of a revised figure or range and to seek your agreement thereto.

11.5 In some cases, you may be entitled to assistance with your professional fees, particularly in relation to any investigation into your tax affairs by HMRC. Assistance may be provided through insurance policies you hold or via membership of a professional or trade body. Other than where such insurance was arranged through us you will need to advise us of any such insurance cover that you have. You will remain liable for our fees regardless of whether all or part are liable to be paid by your insurers.

11.6 We will bill periodically in line with the nature of the work done. This will usually be annually for compliance type work or on completion of the assignment for which we are engaged. Our invoices are due for payment within thirty days of issue. Our fees are exclusive of VAT which will be added where it is chargeable. Any disbursements we incur on your behalf and expenses incurred in the course of carrying out our work for you will be added to our invoices where appropriate.

11.7 Unless otherwise agreed to the contrary, our fees do not include the costs of any third party, counsel or other professional fees. If these costs are incurred to fulfil our engagement, such necessary additional charges may be payable by you.

11.8 We reserve the right to suspend our services or to cease to act for you on giving written notice if payment of any fees is unduly delayed. We intend to exercise these rights only where it is fair and reasonable to do so.

11.9 If you do not accept that an invoiced fee is fair and reasonable you must notify us within twenty one days of receipt, failing which you will be deemed to have accepted that payment is due.

11.10 If a client company, trust or other entity is unable or unwilling to settle our fees then payment will be due from the individual (or parent company) giving us instructions on behalf of the client. We shall be entitled to enforce any sums due against any group company or individual nominated to act for you.

## **12.0 Implementation**

12.1 We will only assist with implementation of our advice if specifically instructed and agreed in writing.

## **13.0 Intellectual Property Rights**

13.1 We will retain all copyright in any document prepared by us during the course of carrying out the engagement save where the law specifically provides otherwise.

13.2 You are not permitted to use our name in any statement or document you may issue unless our prior written consent has been obtained. The only exception to this restriction would be statements or documents that, in accordance with applicable law, are to be made public.

## **14.0 Interpretation**

14.1 If any provision of our engagement letter or terms of business is held to be void, that provision will be deemed not to form part of this contract. In the event of any conflict between these terms of business and the engagement letter or appendices, the relevant provision in the engagement letter or schedules will take precedence.

## **15.0 Internal Disputes Within A Client**

15.1 If we become aware of a dispute between the parties who own or are in some way involved in the ownership and management of the business, it should be noted that our client is the business and we would not provide information or services to one party without the express knowledge and permission of all parties. Unless otherwise agreed by all parties we will continue to supply information to the registered office or normal place of business, as appropriate, for the attention of the Directors or business proprietors, as relevant. If conflicting advice, information or instructions are received from different Directors, or, where relevant, principals in the business we will refer the matter back to the Board of Directors or the Partnership and take no further action until the Board or Partnership has agreed the action to be taken.

## **16.0 Investment Advice**

16.1 Investment business is regulated by the Financial Services and Markets Act 2000. If during the provision of professional services to you, you need advice on investments, we may have to refer you to someone who is authorised by the Financial Conduct Authority, as we are not. However, as we are licensed by ICAEW, we may be able to provide certain investment services that are complementary to, or arise out of, the professional services we are providing to you. Such advice may include advice on investments generally, but not recommendation of a particular investment or type of investment, or advice in connection with the disposal of an investment, other than your rights in a pension policy or scheme. In the unlikely event that we cannot meet any liabilities to you in this regard, you may be able to claim compensation under the Chartered Accountants' Compensation Scheme in respect of such exempt regulated activities that we undertake. Further information about the scheme and the circumstances in which grants may be made is available on ICAEW's website: [www.icaew.com/cacs](http://www.icaew.com/cacs).

16.2 The firm may receive commission from introductions in this connection, in which case you will be fully informed of the expected size and nature of such commission at the time of the introduction. Such commission will be held in our clients' account until we receive instructions from you as to how it should be treated. In the event of no such instructions being received, we may use such monies against any fees that have been outstanding for thirty days or more and concerning which you are not in dispute with us.

## **17.0 Lien**

17.1 Insofar as we are permitted to so by law or professional guidelines, we reserve the right to exercise a lien over all funds, documents and records in our possession relating to all engagements for you until all outstanding fees and disbursements are paid in full.

## **18.0 Limitation Of Liability**

18.1 Where the engagement is to carry out an audit of a company or Limited Liability Partnership (LLP), the following limitations will not apply to the extent that they exempt us from liability in connection with negligence, default, breach of duty or breach of trust in relation to the company or LLP occurring in the course of the audit.

18.2 We will provide our services with reasonable care and skill. Our liability to you is limited to losses, damages, costs and expenses caused by our negligence or wilful default. You agree that you will not bring any claim in connection with services we provide to you against any of our partners or employees personally.

### **Exclusion of liability for loss caused by others**

18.3 We will not be liable for losses, penalties, surcharges, interest or additional tax liabilities due to the acts or omissions of any other person or due to the provision to us of incomplete, misleading or false information or if they are due to a failure to act on our advice or a failure to provide us with relevant information.

### **Exclusion of liability in relation to circumstances beyond our control**

18.4 We will not be liable to you for any delay or failure to perform our obligations under this engagement letter if the delay or failure is caused by circumstances outside our reasonable control.

### **Exclusion of liability relating to the discovery of fraud etc**

18.4.1 We will not be responsible or liable for any loss, damage or expense incurred or sustained if information material to the service we are providing is withheld or concealed from us or misrepresented to us. This applies equally to fraudulent acts, misrepresentation or wilful default on the part of any party to the transaction and their directors, officers, employees, agents or advisers.

18.4.2 This exclusion shall not apply where such misrepresentation, withholding or concealment is or should (in carrying out the procedures which we have agreed to perform with reasonable care and skill) have been evident to us without further enquiry.

18.4.3 This exclusion is not intended to override our responsibilities as auditors in respect of fraud where the engagement is to carry out an audit.

### **Indemnity for unauthorised disclosure**

18.5 Our work is not, unless there is a legal or regulatory requirement, to be made available to third parties without our written permission. You agree to indemnify us and our agents in respect of any claim (including any claim for negligence) arising out of any unauthorised disclosure by you or by any person for whom you are responsible of our advice and opinions, whether in writing or otherwise. This indemnity will extend to the cost of defending any such claim, including payment at our usual rates for the time that we spend in defending it.

### **Limitation of aggregate liability**

18.6 Where the engagement letter specifies an aggregate limit of liability, then that sum shall be the maximum aggregate liability of this firm, its partners, agents and employees to all persons to whom the engagement letter is addressed and also any other person that we have agreed with you may rely on our work. By signing the engagement letter you agree that you have given proper consideration to this limit and accept that it is reasonable in all the circumstances. If you do not wish to accept it you should contact us to discuss it before signing the engagement letter.

## **19.0 Limitation Of Third Party Rights**

19.1 The advice and information we provide to you as part of our service is for your sole use and not for any third party to whom you may communicate it unless we have expressly agreed in the engagement letter that a specified third party may rely on our work. We accept no responsibility to third parties, including any group company to whom the engagement letter is not addressed, for any advice, information or material produced as part of our work for you which you make available to them. A party to this agreement is the only person who has the right to enforce any of its terms and no rights or benefits are conferred on any third party under the Contracts (Rights of Third Parties) Act 1999.

## **20.0 Period Engagement and Termination**

20.1 Unless otherwise agreed in our engagement letter, our work will begin when we receive implicit or explicit acceptance of that letter. Except as stated in that letter, we will not be responsible for periods before that date.

- 20.2 Each of us may terminate our agreement by giving not less than twenty one days' notice in writing to the other party except where you fail to cooperate with us or we have reason to believe that you have provided us or HMRC with misleading information, in which case we may terminate this agreement immediately. Termination will be without prejudice to any rights that may have accrued to either of us before termination.
- 20.3 We reserve the right to terminate the engagement between us with immediate effect in the event of: your insolvency, bankruptcy or other arrangement being reached with creditors; an independence issue or change in the law which means we can no longer act; failure to pay our fees by the due dates; or either party being in breach of their obligations if this is not corrected within 30 days of being asked to do so.
- 20.4 In the event of termination of our contract, we will endeavour to agree with you the arrangements for the completion of work in progress at that time, unless we are required for legal or regulatory reasons to cease work immediately. In that event, we shall not be required to carry out further work and shall not be responsible or liable for any consequences arising from termination.

## **21.0 Professional Rules And Statutory Obligations**

- 21.1 We will observe and act in accordance with the bye-laws, regulations and code of ethics of ICAEW [including Professional Conduct in Relation to Taxation] and will accept instructions to act for you on this basis. In particular, you give us the authority to correct errors made by HMRC where we become aware of them. We will not be liable for any loss, damage or cost arising from our compliance with statutory or regulatory obligations. You can see copies of these requirements in our offices. The requirements are also available on the internet at [www.icaew.com/technical/practice-resources/regulations-standards-guidance-and-ethics](http://www.icaew.com/technical/practice-resources/regulations-standards-guidance-and-ethics).
- 21.2 We confirm that we are Statutory Auditors eligible to conduct audits under the Companies Act 2006. When conducting audit work, we are required to comply with the Ethical and Auditing Standards issued by the FRC, which can be accessed online at [www.frc.org.uk/auditors/audit-assurance-ethics](http://www.frc.org.uk/auditors/audit-assurance-ethics). We are also required to comply with the Audit Regulations and Guidance which can be accessed at <https://www.icaew.com/regulation/working-in-the-regulated-area-of-audit>.

## **22.0 Quality Control**

- 22.1 As part of our ongoing commitment to providing a quality service, our files are periodically reviewed by an independent regulatory or quality control body. These reviewers are highly experienced and professional people and, of course, are bound by the same rules for confidentiality as our principals and staff.
- 22.2 When dealing with HMRC on your behalf we are required to be honest and to take reasonable care to ensure that your returns are correct. To enable us to do this, you are required to be honest with us and provide us with all necessary information in a timely manner. For more information about 'Your Charter' for your dealings with HMRC, visit [www.gov.uk/government/publications/hmrc-charter](http://www.gov.uk/government/publications/hmrc-charter). To the best of our abilities, we will ensure that HMRC meet their side of the Charter in their dealings with you.

## **23.0 Reliance On Advice**

- 23.1 We will endeavour to record all advice on important matters in writing. Advice given orally is not intended to be relied upon unless confirmed in writing. Therefore, if we provide oral advice (for example during the course of a meeting or a telephone conversation) and you wish to be able to rely on that advice, you must ask for the advice to be confirmed by us in writing. Advice is valid as at the date it was given.

## **24.0 Retention Of Papers**

- 24.1 You have a legal responsibility to retain documents and records relevant to your financial affairs. During the course of our work we may collect information from you and others relevant to your tax and financial affairs. As a matter of policy we return all original documents received from clients and third parties unless we are specifically requested to retain them. Documents and records relevant to your tax affairs are required by law to be retained as follows:

### **Individuals, Trustees and Partnerships:**

- (a) With trading or rental income: five years and ten months after the end of the tax year;
- (b) Otherwise: twenty-two months after the end of the tax year.

**Companies and Limited liability Partnerships:**

(c) Six years from the end of the accounting period.

24.2 Whilst certain documents may legally belong to you, unless you tell us not to, we intend to destroy correspondence and other papers that are more than seven years old, except documents we think may be of continuing significance. You must tell us if you wish us to keep any document for any longer period.

**25.0 The Provision Of Services Regulations 2009**

25.1 We are registered to carry on audit work in the UK by the Institute of Chartered Accountants in England and Wales. Details of our audit registration can be viewed at [www.auditregister.org.uk](http://www.auditregister.org.uk) under reference number C005341541. We only carry out audit work when specifically engaged to do so. The applicable professional rules are the *Audit Regulations and Guidance* which can be found at [www.icaew.com/auditnews](http://www.icaew.com/auditnews) and the *International Standards on Auditing (UK)* which can be found at [www.frc.org.uk/auditors/audit-assurance-ethics/auditing-standards](http://www.frc.org.uk/auditors/audit-assurance-ethics/auditing-standards). A code of conduct also applies being the APB Ethical Standards which can be found at <https://www.frc.org.uk/auditors/audit-assurance-ethics/ethical-standard-for-auditors>.

25.2 Our professional indemnity insurance is held with Brunel Professions of One Creechurch Place, London, EC3A 5AF. The territorial coverage is worldwide excluding professional business carried out from an office in the United States of America or Canada and excludes any action for a claim brought in any court in the United States or Canada.

**26.0 Timing of our Services**

26.1 If you provide us with all information and explanations on a timely basis in accordance with our requirements, we will plan to undertake the work within a reasonable period of time to meet any regulatory deadlines. However, failure to complete our services before any such regulatory deadline would not, of itself, mean that we are liable for any penalty or additional costs arising.