

EUROPEAN EPEDEMIC 8 Nights & 9 Days

Tour Code	- YGT EUR EPE FD
Tour Type	- European Epedemic 8 Nights & 9 Days
Tour Type	- Fixed Departure
Departure Dates	-
Departure City:	- Ex. Paris
Countries & Cities	- 5 Countries & 13 Cities
Price:	- 1,350 Euro Per Person = Rs.1,08,000/- per Person + 5% GST
	1,275 Euro Per Child with Bed = Rs.1,02,000/- Per Child with Bed + 5% GST
	1,100 Euro Per Child with Bed = Rs.88,000/- Per Child without Bed + 5% GST

Package Includes:

- 2 Nights Accomodation with Breakfast at Millennium Hotel Paris CDG Airport or similar in Paris
- 3 Nights Accomodation with Breakfast at Ibis Baden Neuenhof Hotel or similar in Zurich
- 2 Nights Accomodation with Breakfast at Hotel Alpenkönig or similar in Innsbruck
- 1 Night Accomodation with Breakfast at Russott Hotel or similar in Venice

All transfers & Sightseeing on Private basis as per given Itinerary

ENTRY TICKETS to: Effel Tower 2nd/3rd Level, Seine River Cruise, Mt. Titlis with Ice Flyer & Vaparetto Boat Ride in Venice 8 Dinners (Indian Veg/Non Veg)

Package Excludes:

Flight Ticket

Entrance Tickets for activities which is not mentioned in Inclusions

Meals not included in the Itinerary

Tips to Driver & Tour Manager (Rs.3,500/- per person payable in India before starting of the Tour)

PACKAGE HIGHLIGHTS:

FRANCE

- Paris City Orientation Tour
- 2nd Level entry to the Eiffel Tower
- Seine River Cruise

Optional Tours: Paris Night Illumination Tour & Lido Show

<u>GERMANY</u>

• Black Forest Cuckoo Clock - Cuckoo Palace Visit

SWITZERLAND

- Schaffhausen & Rhine Falls Visit
- Zurich Orientation Tour
- Lucerne Orientation Tour
- Engerberg: Mt. TITLIS with Ice Flyer visit
- Bern Orientation Tour
- Interlaken Orientation Tour

Optional Tours: Adventure Sports such as Paragliding, Bungee Jumping, Sky Diving, Jet Boat Ride or Mt. Jungfraujoch

LIECHTENSTEIN

Vaduz Orientation Tour

AUSTRIA

- Wattens Orientation Tour
- Innsbruck Orientation Tour
- Salzburg Orientation Tour



• Zell Am See City Visit

ITALY

• Venice & Paduva Orientation Tour

TOUR ITINERARRY (Tentaive)

Day 01: Arrival at Paris (D)

Welcome to Paris and on the first day of your European Epedemic Tour. Make your own arrangement to Reach Paris Hotel. 15.00 Hrs is the Check in time in Paris Hotel. Our Tour Leader will meet you in the Paris Hotel this evening. Overnight stay in Paris hotel.

<u>Day 02:</u> Paris City Sightseeing – 2nd Level Entry to Effel Tower – Seine River Cruise (B & D)

After Breakfast proceed to **Paris Guided City Tour** covering famous monuments like *Place de la Concorde, Arc de Triomphe, Notre Dame de Paris, Louvre Pyramid, Musee d' Orsay, Palais Garnier Opera, Champs Elysees Street, Alexander Bridge, Montmatre, Concords Square, 2nd Level entry to the Eiffel Tower & Seine River Cruise. Tonight you can take an Optional Tour: Paris Night Illumination Tour. Overnight stay in Paris Hotel.*

<u>Day 03:</u> Paris – Black Forest – Rhine Falls – Zurich (B & D)

After Breakfast Check out of your hotel & proceed to **Black Forest** which is *World Famous for Cuckoo Clock - Cuckoo Palace*. Then proceed to **Rhine Falls** - *Mini Niagara falls of Europe*. If interested take a Boat Ride on your own. Proceed to Zurich in Switzerland. Proceed to **Zurich Orientation Tour** including *Fraumunster Church, Zurich Lake, Bahnhofstrasse, Uetilberg, Grossmunster* etc. Overnight stay in Zurich Hotel.

<u>Day 04:</u> Zurich – Engelberg – Mt. Titlis – Lucerne – Zurich (B & D)

After Breakfast proceed to **Engelberg** town where **Mt. Titlis** is there. Proceed to *Mt. Titlis with Titlis Rotair - revolving Godola, Swiss Lion Shop, Snow Park & Ice Flyer.* Later proceed to Lucerne. On Arrival at Lucerne, proceed to **Orientation Tour of Lucerne** covering *Chapel Bridge, Jesuit Church, Lucerne Lake, Lion Monu*ment. Overnight stay in Zurich Hotel.

<u>Day 05:</u> Zurich – Bern – Interlaken / Optional TourAdventure Activities / Jungfraujoch - Zurich (B & D)

After Breakfast proceed to Bern, proceed to **Orientation Tour of Bern** covering *The Parliament Building, Cathedral of Bern, Bear Pit, Zytglogge.* Later proceed to **Interlaken**. Here you can opt for Optional Tour: *Adventure Sports such as Paragliding, Bungee Jumping, Sky Diving, Jet Boat Ride or Mt. Jungfraujoch.* Guests who are not opting for Jungfraujoch would be dropped at Interlaken where they can explore Interlaken on their own. Places of interest in Interlaken: *Hoheweg, Roman Catholic Church & Lake.* **Jungfraujoch** is a saddle in the Bernese Alps, connecting the two fourthousander peaks Jungfrau and Mönch, at an elevation of 3,466 metres above sea level. It is is also known as "Top of Europe", because it's the highest train station in Europe. Overnight stay in Zurich Hotel.

<u>Day 06:</u> Zurich – Vaduz (Liechtenstein) – Wattens – Innsbruck (Austria) (B & D)

After Breakfast Check out of your Zurich hotel & proceed to Vaduz which is the Capital of Liechtenstein. On arrival at **Vaduz**, proceed to *Old Bridge over the Rhine, Paris Church, Parliament Building, Rathaus Vaduz, Red House*. Then proceed to **Wattens** to visit *Swarovski Crystal World*. Here you can see 'Chetak' the favourite horse of Maharaja Rana Pratap of Rajasthan - ornamented with Swarovski's Gem stone jewels. Evening proceed to Innsbruck in Austria. In Innsbruck, proceed to **Orientation Tour Innsbruck** covering *Golden Dachl, Maria Theresa Square, Imperial Palace, the Golden Roof, River Inns, Royal Church*. Overnight stay in Innsbruck hotel.

<u>Day 07:</u> Innsbruck – Salzburg – Zell Am See – Innsbruck (B & D)

After Breakfast, proceed to **Salzburg** - the 'Sound of Music' City. Here you can see some of the city's wonderful landmarks and gain an insight into the history of the City. Salzburg visit cannot be complete without learning more about the life of **Mozart** - the legendary music composer whose works made Salzburg the cultural capital of Austria. You will travel past many places of interest associated with Salzburg. You will have an unforgettable experience in **Zell Am See**, a picturesque little city nestled between the exceptional alpine scenery alone the crystal clear sparkling lake Zell. Walk through this historic town center along the lake side promenade with amazing views of the lake and the



surrounding mountains and deep valleys filled with emerald forests. Evening return back to Innsbruck. Overnight stay in Innsbruck Hotel.

<u>Day 08:</u> Innsbruck – Verona – Venice (B & D)

After Breakfast, check out of your Hotel & we drive across Europabrucke, one of Europe's highest bridges, admire the amazing views, winding our way through the Brenner pass we cross the Italian border. Welcome to Italy! Our first stop is to visit Shakespeare's **Verona** - see *Juliet's balcony and the Roman Arena*. We then drive to Romantic city of **Venice** - the Queen of the Adriatic Sea, the city of unparalleled beauty and romantic gondolas. Here we will take you to the traditional center of the city - *Piazza San Marco* which got *117 Islands* in the Venetian Lagoon is sure to leave you mystified. Our tour starts with a boat ride to *St. Mark's Basilica, Bridge of Sighs, the Doges Palace, the Campanile* and many more sights. Experience the romance of this magical city on a *Gondola ride* (pay on your own). Visit *Murano Glass Showroom* & see the skills of these master craftsmen. Overnight stay in Venice/Paduva Hotel.

<u>Day 09:</u> Venice – Fly back to India (B)

Today is the last day of your European Epedemic Tour. After Breakfast, check out of your Hotel & make your own arrangement to reach Venice Airport for your return flight to India. By this we are ending our European Epedemic Tour with everlasting memories which you can cherish in your life time.

Tour Ends with Happy Memories.

Documents required to Process Visa

Please prepare & keep it handy the below documents for Schengen Visa (all the documents are required in A4 Size Sheets only).

NO MEHENDI IN HANDS DURING BIOMETRIC.

DOCUMENTS REQUIRED TO PROCESS SCHENGEN VISA

- a) Valid Original Passport (Old & New) with atleast 7 Months validity & 3 Blank Pages
- b) Three Company Blank Letter Heads for preparing Covering Letter
- c) Last 3 Years Personal IT Saral
- d) Last 3 Years Company IT Saral
- e) Last 6 Months Personal Bank Statement with Bank Seal & Sign in A4 Sheet only (No Passbooks)
- f) Last 6 Months Company Bank Statement with Bank Seal & Sign in A4 Sheet only (No Passbooks)
- g) Pan Card Copy
- h) Aadhar Card Copy
- i) Company Registration Copy (Ex. GST, VAT, CST, TIN, MOU for Pvt Ltd Company, License, IE Code etc) or any Government Registration Copy
- j) For Salaried: Last 6 Months Salary Certificate, NOC from Employee, Appointment Letter
- k) For Retired: Retirement Letter, Pension Slip etc
- I) PPF / DMAT Statement
- m) LIC Bonds
- n) Property Documents
- o) Fixed Deposit Certificate
- p) School Bonafide Certificate (if Children are travelling)
- q) Marriage Certificate (if recently married and if spouse name is not endorsed in the Passport)
- r) Three Photographs as per Schengen Visa Specification

Important Points

Brochure

We take the utmost care on the accuracy of the information in our brochure. However, the matter therein is subject to change, based on changes made by our suppliers (e.g. airlines, hotels, activity providers, car hire companies, transporters etc.). We will strive to notify you of any changes brought to our knowledge and which may affect your package prior to confirming your registration with us and after that, as soon as we are notified by our contractors and suppliers. We have provided information to the best of our knowledge and will not be held responsible for any inaccuracy or variance from the brochure. Please note, we are not responsible or liable for the content, policies and services of any sites linked to or accessible via our website.

Booking procedure

- The registration form to be filled, duly signed and submitted to us.
- A photocopy of the first & last page of the valid passport (valid for minimum of 6 months from date of return)
- Advance deposit amount: Rs.25,000/- per person (Rupees Twenty Five Thousand only). [Non Refundable]

MILK WHITE HOSPITALITY SERVICES INDIA PRIVATE LIMITED



Duly signed terms & conditions of the package and booking.

Tour cost, taxes & rate of exchange

- All prices are made up of two components Indian Rupees and the currency of the country travelling to. However, the cost must be paid in Indian rupees only. The foreign exchange component will be converted into Indian rupees at the prevailing rate of exchange of the respective currency as on the date you make the final payment.
- The initial deposits & payments will be considered towards the Indian rupee component only.
- Additionally, a 5% GST (Government Service Tax) is applicable on the entire tour cost unless specified in the inclusions. This GST
 percentage in as on date and any governmental changes to the same will be applicable to the tour cost.

Cancellation charges in case of visa rejection

The applicable visa charges along with charges incurred for the visa attempt as well as 5% GST and the charges incurred for the related services in the country for which visa refused. [Kingly refer to our Payment Policy].

Cancellations and / or amendments by passenger

All cancellations / amendments must be received in writing to us either by email or in written form and has to be followed up by a phone call during working hours from the concerned traveler. Once received, we shall action the same in 24 to 48 Hours.

- Amendments made after booking the tour will be treated as a new booking and will be strictly subject to availability and rates prevalent at the time of changes requested. If the same is made within cancellation period, the applicable cancellation charges will apply. Also it is a mandatory to put such requests in writing and get a written confirmation from us. For any amendment, the company reserves right to charge Rs.5000/-per transaction on and above any additional cost /amendment charges applicable.
- Any request to change the tour date will be treated as cancellation of the last tour and will be considered as a fresh booking on the new
 tour. Cancellation charges will apply as stated above on the cancelled tour. New tour may have different pricing even though the
 itinerary may remain the same and passengers are liable to pay the new tour charges as well as cancellation charges if booked on any
 previous tour.
- Please note that we will be not liable to pay any cancellation charges / compensation / expenditure if you unable to join the tour due to any illness, court orders, non-issuance of travel documents or visas. All such expenditure has to be borne by the passengers only.

Minimum Participation / Tour cancellation

- Operations of group tour are subject to minimum participation of 30 adult paying passengers.
- We reserves the right to decide on the maximum number of passengers for a tour and passengers will have no say on the same.
- Tours specified in the brochure / itinerary is subject to minimum number of participants. Groups that are below the prescribed minimum or cancelled due to any unforeseen circumstances beyond our control may be cancelled / rescheduled without assigning any reason. The company reserves the right to amend, amalgamate, alter, vary or cancel a tour without incurring the liability to pay any compensation.
- Under such circumstances of the tour cancellation, the amount paid by you will be refunded forthwith after deducting the actual Expenses incurred like airline tickets, visas, travel insurance and accommodation charges if any, and no compensation whatsoever is payable. All refunds shall be given in Indian Rupees and through cheque or bank transfers only.
- If the company decides to operate the tour with participation less than the minimum stipulated or if the participants are required to travel as "individual travelers", the company reserves right to collect additional amount if any. Persons travelling as individual travelers in such cases will not be provided certain services including that of tour manager and the client may travel in the same itinerary with some amendments such as coach, airport transfers, which are at fixed times etc.

Overseas Travel / Medical insurance

- Overseas Medical Insurance is mandatory especially for travel to European countries.
- You are advised to discuss your insurance needs directly with insurance agent before proceeding on the tour and procure any additional cover as may be advised at your own cost.
- Please note, insurance is the subject matter of solicitation, please read the terms and conditions of the insurance document carefully before finalizing your desired insurance cover. Insurance coverage may be age related. Kindly get the complete details from the insurer.
- It is important to also note that you would have a direct contractual relationship with the insurer and we are only a facilitator. You shall therefore check the accuracy and the correctness of the insurance policy and in case of any error or lapse report the same to the insurer directly and get rectified by them, we would not be responsible for the same.
- We request you to understand the coverage of your insurance details before obtaining and departing on your tour. All claims needs to be
 put up directly by the passengers with the insurer. Any approval or denial of the claims is solely at the discretion of the insurance
 company only and we will neither be held responsible nor liable nor required to give any compensation in any matter for whatsoever
 reason.

Baggage

1 Check In (23 Kg), 01 Cabin (07 Kg) Baggage & 01 Small Sized Back-Pack or Hand Bag is allowed to be carried by the Passenger. Anything more than this will not be accommodated or additional cost may incur as per supplier's policy.

Coach and Coach Captain

- Eating, drinking or smoking inside the coach is strictly not allowed.
- Since we are covering different/many countries by Road, compared to other destinations; in Europe journey in coach will be comparatively more.



- Coach Captains are bound by certain laws and restrictions are in place about drinking hours. All itineraries are planned by them.
 Therefore it is absolutely essential for passengers to follow the timing strictly and punctually.
- In some coaches an emergency washroom is available. Keep in mind the high hygiene standards as it can be used only in case of severe emergency. We try to make sufficient stops to ensure the comfort of our passengers.
- For our tours we use coaches such with various seating capacity. The choice is made depending on the number of participants in the tour and we tend to use full capacity of our coach with no empty seat as far as possible.
- Wi-Fi facilities in Coach is subject to availability, we cannot give any guarantee on this.

Tour Manager

Your co-operation with the Tour Manager is very important. Please ensure a wonderful & memorable experience of your holiday. Please follow Tour Manager's instructions which are very important for a successful tour of Europe. Punctuality on the tour is important for the tour success; pls abide by the Tour Manager's timings and planning of the Itinerary.

Clothing

Warm clothing like sweaters, jackets are essential. Ideally, one must carry a set of warm clothes in your hand luggage along with the sun glasses, cap and walking shoes.

Medicines

In case you have any prescribed medicines, please carry them on tour along with the Doctor's prescription. It's also advisable to carry basis travel medicines with you for your tour.

Mobile Phone

Please ensure that your SIM card has International Roaming Facility with sufficient balance (We suggest to go with Airport Plan which is cheaper). You can also avail a local SIM card's or Telephone cards are every destination. (This would be expensive & time consuming, hence we suggest to go with International Roaming).

Charger/Adapter

Please make sure to Carry a UNIVERSAL TRAVEL ADAPTER from India itself.

Weather

A waterproof Jacket or an Umberlla is recommended as you could encounter frequent showers in Europe.

Passports, Visa. Valuables & Safety

Passports are the most important document for any international travel. Carry it safely with you at all times. Any loss of the passport will delay your return to India and you will not be allowed to continue on the tour. All additional expenses of obtaining a new passport, travel to Indian embassy, additional hotel accommodation, etc, will be at your own expense. Please be alert and responsible for your belongings at all time on the Tour. You are requested to take care of your belongings especially in public places like Airport, Railway Station, Sightseeing Location etc., Also dont keep your belongings in the Coach when you go out for Sightseeing. We will not be responsible for the loss of your belongings.

Currency

The Currency used in most of the Countries in Europe is the Euro (EUR), British Pound (GBP) in UK and Swiss Franc (CHF) in Switzerland. It's advisable to carry Credit Cards as they freely used across Europe. As per RBI regulations, the maximum cash permitted to carry is US\$ 3,000 per person or equivalent. If possible try to carry the original receipt of the same.

Sight-seeing & Tours

It is very common to have heavy traffic or major events etc. At times, due to unforeseen circumstances, some parts of cities may not be given access to the general public. In such cases, we may have to complete the tour by walk or amend the itinerary or may not be able to do the tour, sightseeing or meal. However, we will try our best to take a way out but there will strictly be no refund for any unutilized services.

<u>Hotels</u>

- Hotels we provide may be in the City or Little away from the City. Kindly check the Hotel Website, Tripadvisor Reviews or other reviews get satisfied & confirm the booking. We will not take any responsibility if you are not happy with hotels once you confirm it.
- All items provided by the hotel are accounted for. Example Towels, ash-trays, bathrobes, iron-box etc. The hotel staff takes inventory at the time of check-out.
- Items in the mini-bar are changeable to the passenger (not included in the package)
- Hotels may or may not provide gratis mineral water and / or tea-coffee making machine in the room. Policies vary from hotel to hotel and we have no control over this.
- Laundry charges are payable by the passenger (not included in the package)
- Avoid using the safe in the hotel room as high charges will be levied by the hotel in case you forget the combination number.
- Since we are making payment to the Hotels well in advance & also some bookings are NON REFUNDABLE, we cannot refund any amount for the Un utilized nights for whatever may be the reason.

Food & Water



- If you are pure vegetarian please advise us at time of booking. Our tours cater both Veg & Non-Veg food, but on request we will try to provide a Veg cuisine for you on tour. The same may be possible for dinners only and served separately. However we do not guarantee the same.
- Normally Dinners would be served in Indian Restaurant or some time as packed food.
- Drinking water will not be provided during the tour as tap water is suitable for drinking.
- Meals don't include any water bottles, beverages, hard / soft drinks, fruits juices, etc.
- At times, meals may be packed food on the tour for betterment of itinerary and convenience of our passengers.
- Please note that the dinners are served in restaurants, which may be far from your hotels.

Discontinuation of the tour

- If you are sick or ill on tour, you will be guided to medical facilities and the tour will continue on. The tour manager will continue with the group and may not be able to accompany you.
- In case of loss of passport, theft, illness, death and you are unable to continue the tour; the company is not liable to give any refund on unutilized services.
- Please note that in case of death of tourist(s) all the arrangements of the transportation of the deceased including procuring death certificate, post-mortem, repatriation of the body and all personal expenses has to be taken care by deceased's family oraccompanying family or friends. Neither tour manager nor the company will be held responsible for the same.
- In case of loss of passport in any country during the course of the tour, you will have to obtain a new passport from Indian Embassy in that country and immediately return to India. You will not be allowed to continue on the tour after loss of the passport. The expenses incurred in obtaining a new passport and charges in the arrangements to return to India will have to be borne by the passenger. There will be no refund for any unutilized services.

Right to amend itinerary

Tour once commenced, will strictly follow as per the itinerary finalized. However, in case of events and circumstances beyond our control, we reserve the right to change / amend / cancel all or parts of the contents of the itinerary for the safety and well-being of our passengers.

Liabilities & Limitations

- References to "US", "WE" and "OUR", the same shall also refer to our contractors and suppliers. The information in our brochures or website may contain inaccuracies or typographical errors for which we do not guarantee the accuracy. We disclaim all liabilities for such errors or inaccuracies of information which are subject to vary.
- We only act as agent for hotels, airlines, all other transporters and contractors providing other services and all exchange orders, receipts, contracts and tickets issued by us are issued subject to the terms & conditions under which these services are provided by them.
- All check-in & check-out timings are based on the hotel's policy. Early check-in or late check-out depends entirely on the hotels and are subject to availability of rooms.
- The hotels and itineraries are based on scheduled and planned bookings. However, we reserve the right to change / modify them in case of natural disasters, inclement weather or other circumstances beyond our control which may affect the safety and comfort of the participants.
- We shall not be held liable for delays / alterations in program / additional expenses involved directly or indirectly arising out of natural disasters, flight cancellations, political instability, inclement weather or any situations beyond our control.
- We shall not be held liable for any loss / injury / damage (either personal or property) in connection with any form of transport, accommodation provided accommodation provided directly or indirectly, due to fire, epidemics, natural disasters, political instability, riots, thefts, pilferages, or any circumstances beyond our control.
- We reserve the right to cancel / date change / amend the tour in case of any circumstance beyond our control.
- By booking your travel with us or on our website or consenting to travel with us, you are agreeing to be bound by our terms & conditions as stated herein.

Tips

Tips are mandatory in most European Countries, hence the amount should be handed over to us prior to departure.

- Rs. 3,500/- per passenger for packages costing Rupees 1 Lakh to 2 Lakhs
- Rs. 5,000/- per passenger for packages costing Rupees 2 Lakh to 4 Lakhs

PAYMENT POLICY

Payments are accepted in Indian Rupees only. Payments can be made by cheque, bank transfers, demand draft, cash and credit cards. Copy of PAN Card is mandatory for any International Travel. Payments by credit card will attract 2% to 3% on the amount paid by the card over and above the tour cost.

<u>Tour registration:</u> Rs. 25,000/- per person (Non-refundable in case of Cancellation / Visa Rejection) <u>2nd Payment:</u> Rs.75,000/- per person (Before 50 Days of the departure date) Balance & Final Payment (Before 35 Days before date of group departure)

5% GST is applicable on Final Payable Amount

Mode of payment : Account payee crossed Cheque / Demand Draft / NEFT / RTGS
Account name : MILK WHITE HOSPITALITY SERVICES INDIA PRIVATE LIMITED



HDFC BANK DETAILS:

Bank & Branch : HDFC Bank Ltd., R. S. Puram branch, Coimbatore – 641 002

Account Name : Milk White Hospitality Services India Pvt Ltd

Account No. : **50200024400191**Account type : **Current account**IFSC code : **HDFC0000269**

CANARA BANK DETAILS:

Bank & Branch : Canara Bank, D. B. Road, R. S. Puram branch, Coimbatore – 641 002

Account Name : Milk White Hospitality Services India Pvt Ltd

Account No. : 1207201018690
Account type : Current account
IFSC code : CNRB0001207

CANCELLATION POLICY

• The tour registration amount is Non Refundable & Non Transferrable

- Cancellation done in between 50 to 40 days: 30% of the Package Amount (Euro) would be deducted
- Cancellation done in between 39 to 20 days: 50% of the Package Amount (Euro) would be deducted
- Cancellation done in between 19 to 0 days: No Refund would be given

Cancellation has to be informed to our office in WRITING ONLY during office hours on working days. Absolutely NO REFUND on cancellations for tours operating between 20th Dec. to 10th Jan.

REFUND POLICY

- There will be no refunds on unutilized or partly utilized services.
- Due to reasons beyond our control such as strikes, heavy traffic, weather conditions etc or non-usage of services like as meals, entrance fees, sightseeing tours, hotels, cruises, optional tours, it is clearly understood that there will be no refund due to any reason whatsoever.
- Processing period for any refund (if applicable), will take minimum 30 days or the time taken per the supplier policy on whose services needs to be refunded.
- Refunds will be given in Indian Rupees and through cheque or bank transfers only into your account even if payment had been done by cash.