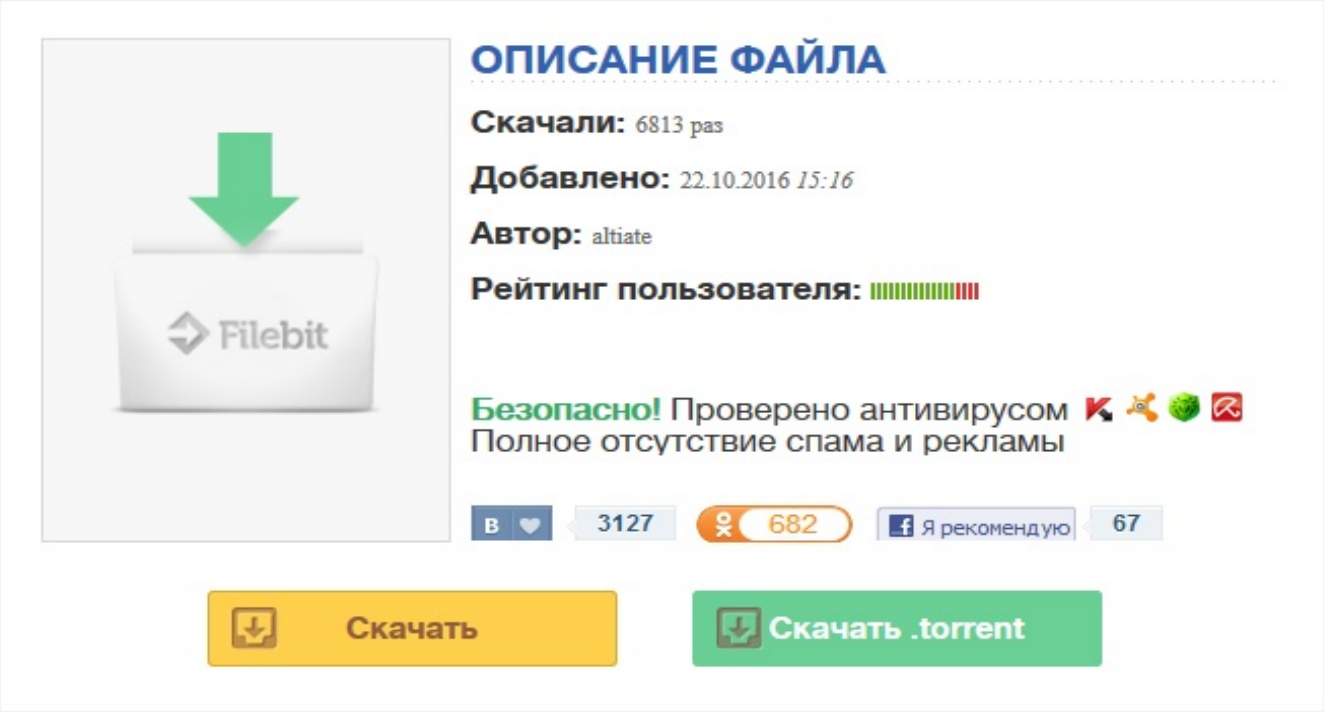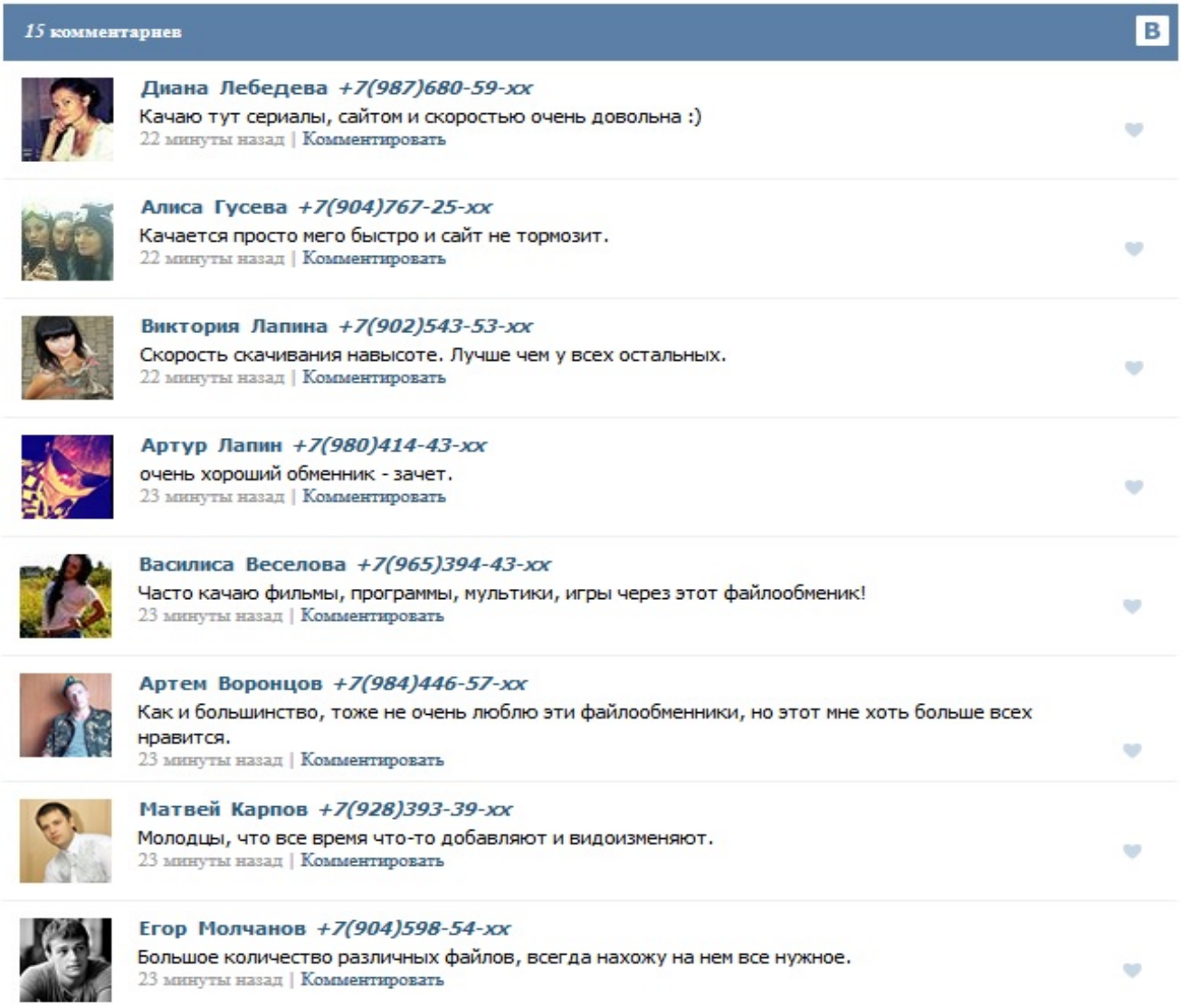тайм банк ростов лицензия