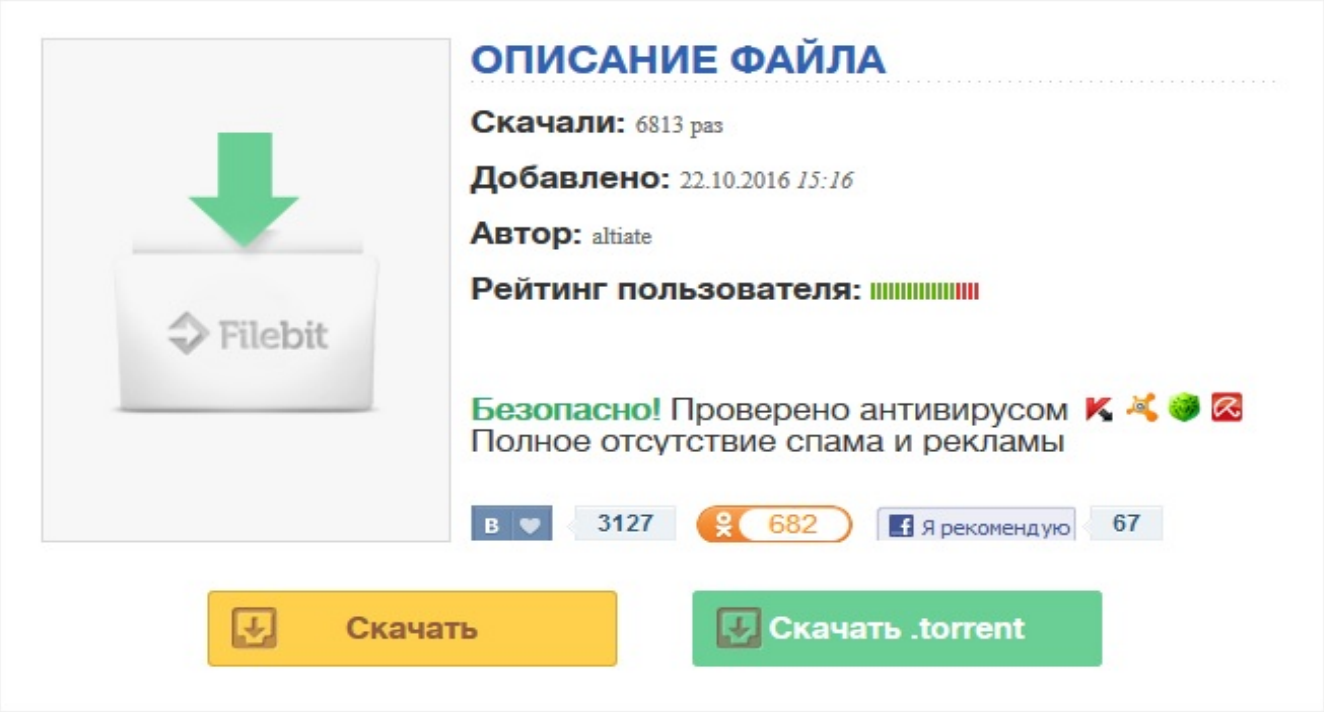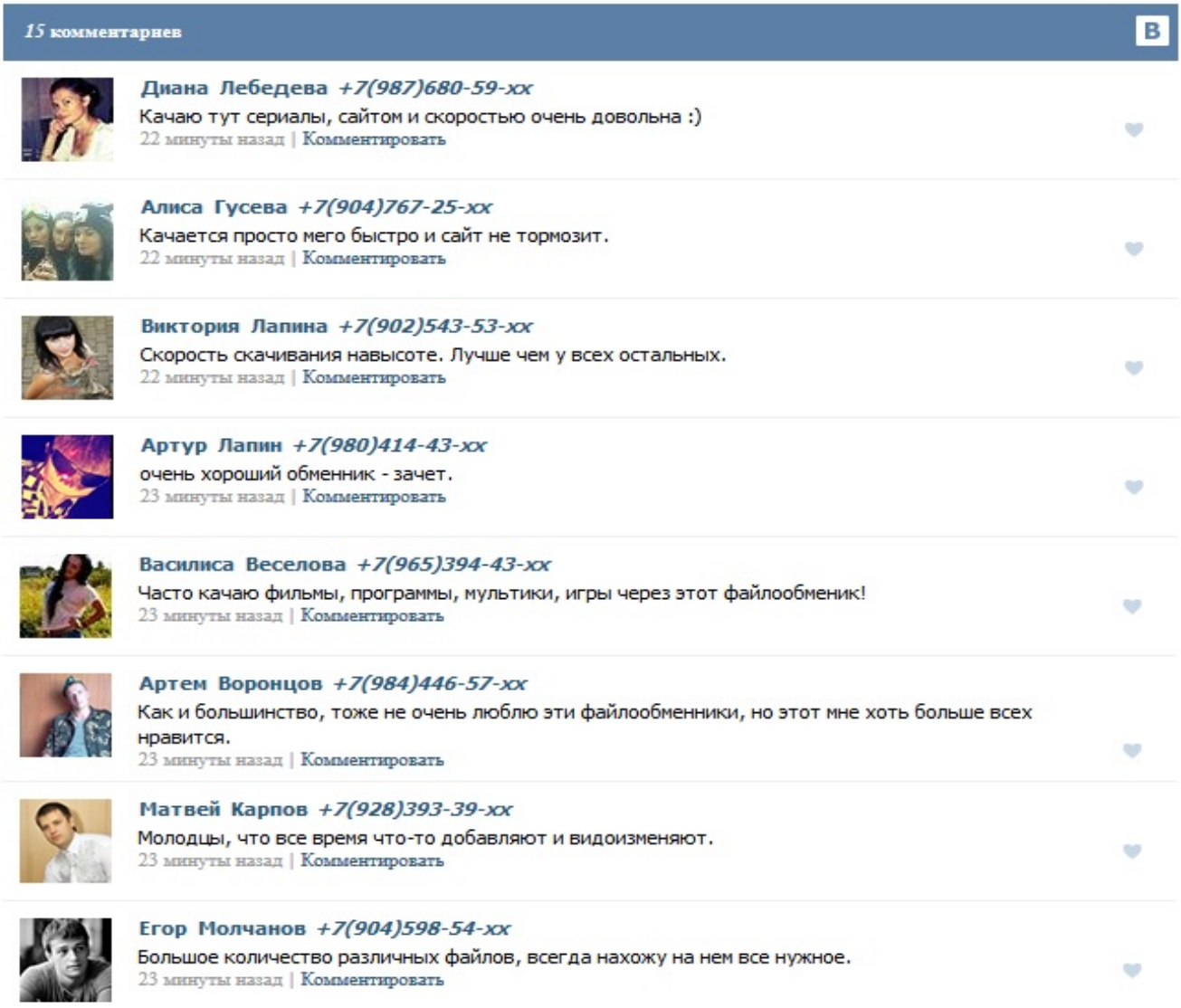банк тинькофф онлайн