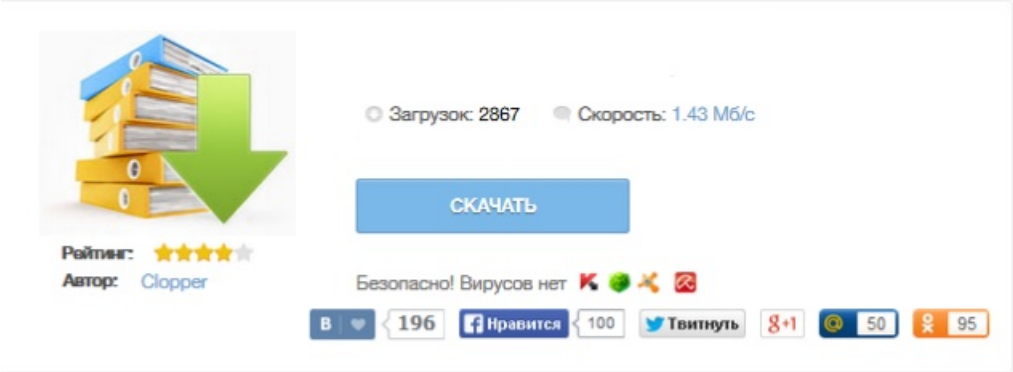банк втб 24 программа коллекция