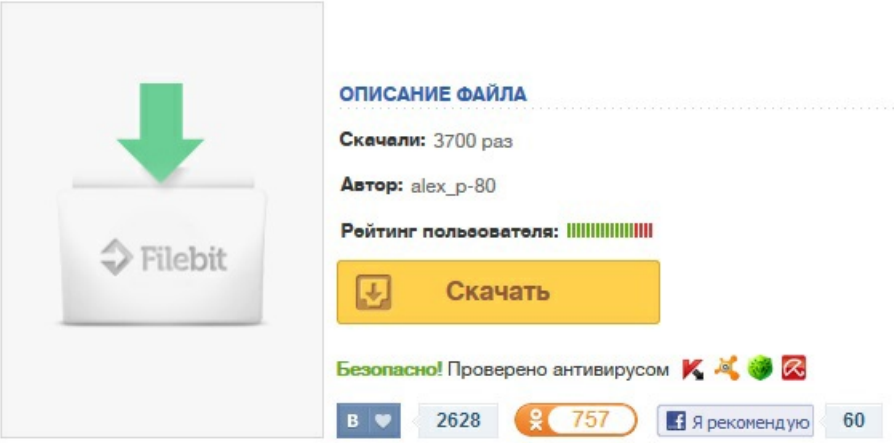интернет банк программа бонусы