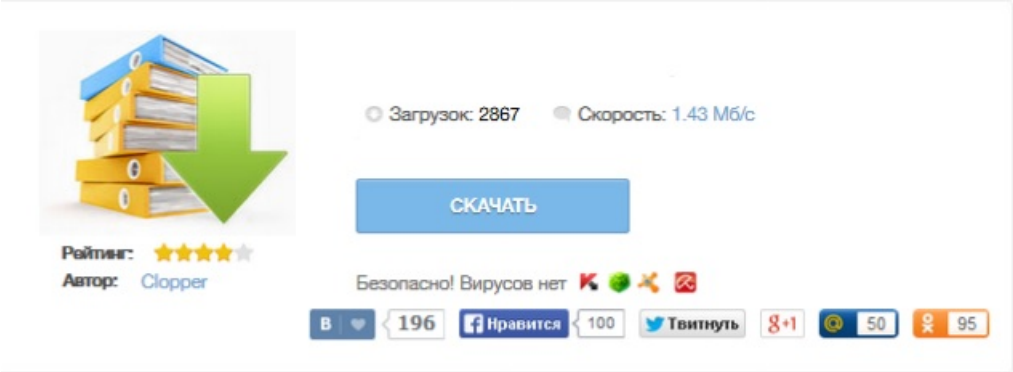банк плюс спб автокредит