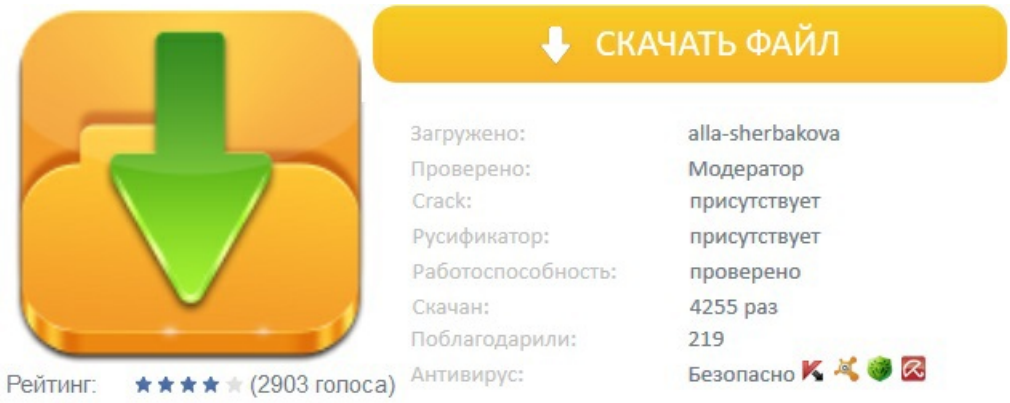кредит плюс официальный сайт