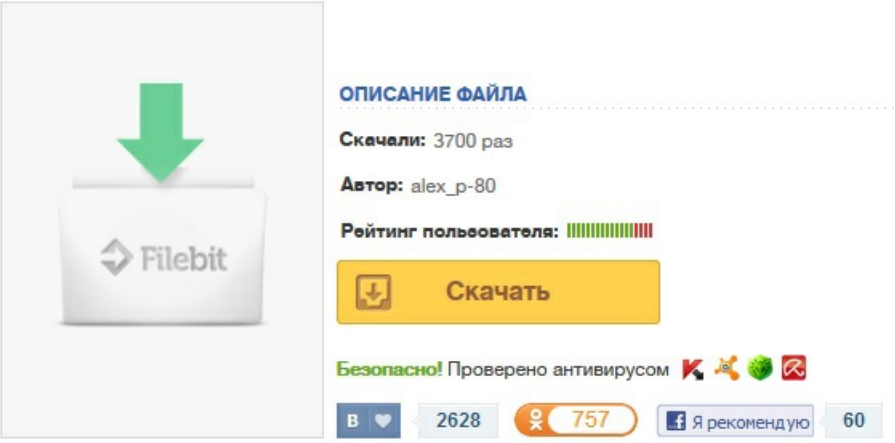тинькофф банк штрафы гибдд