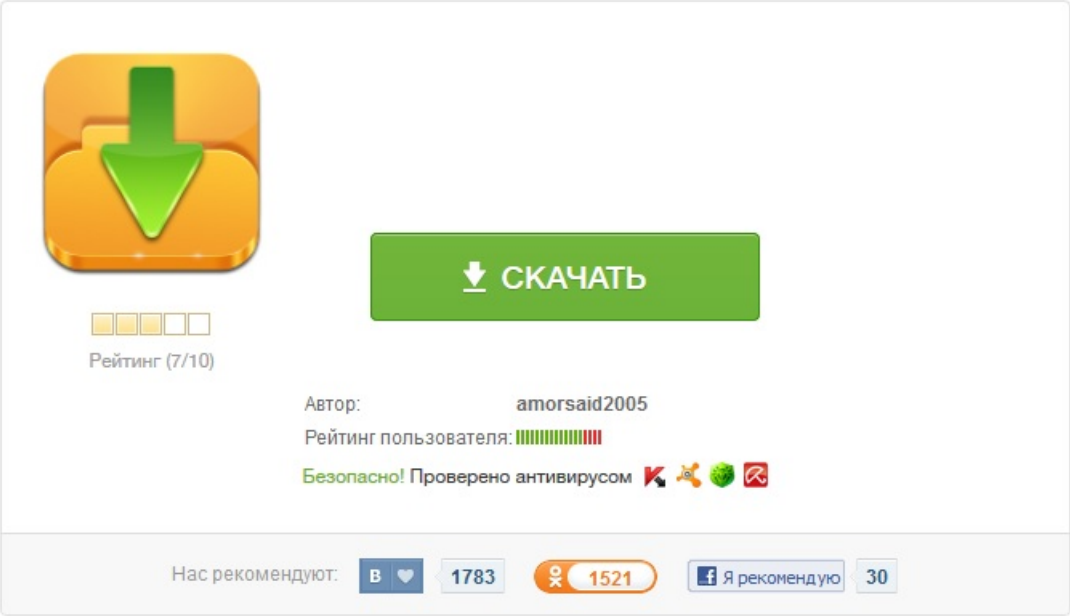райффайзенбанк отзывы