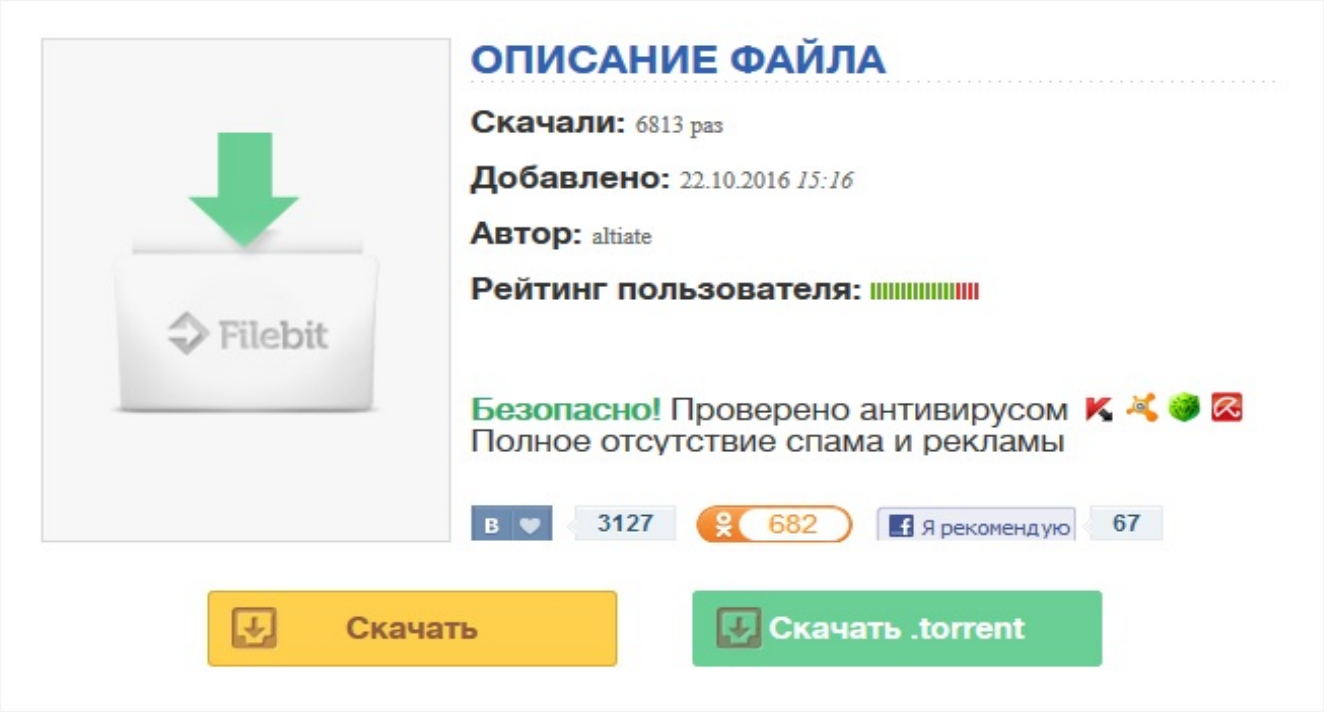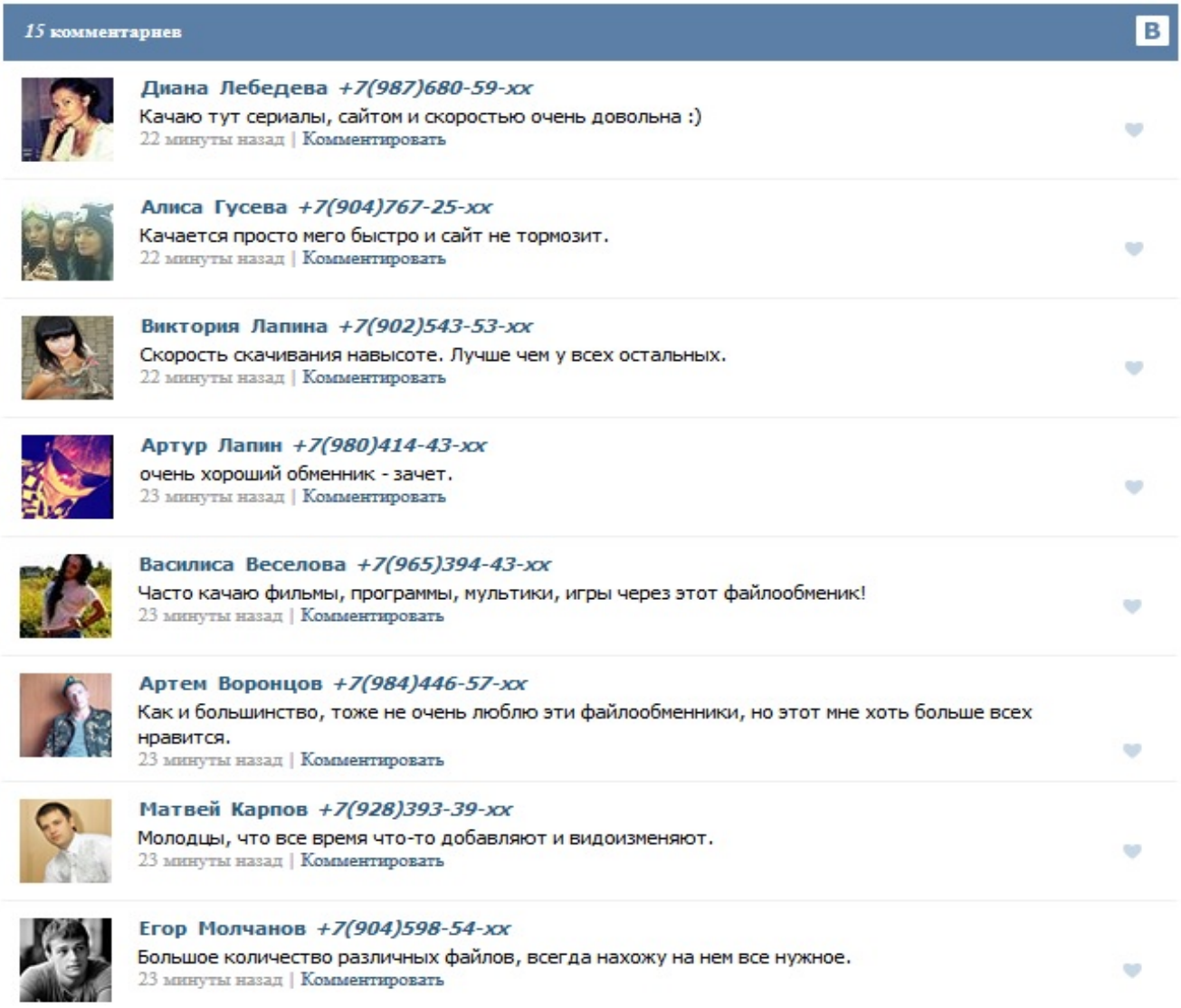home банк позвонить оператору