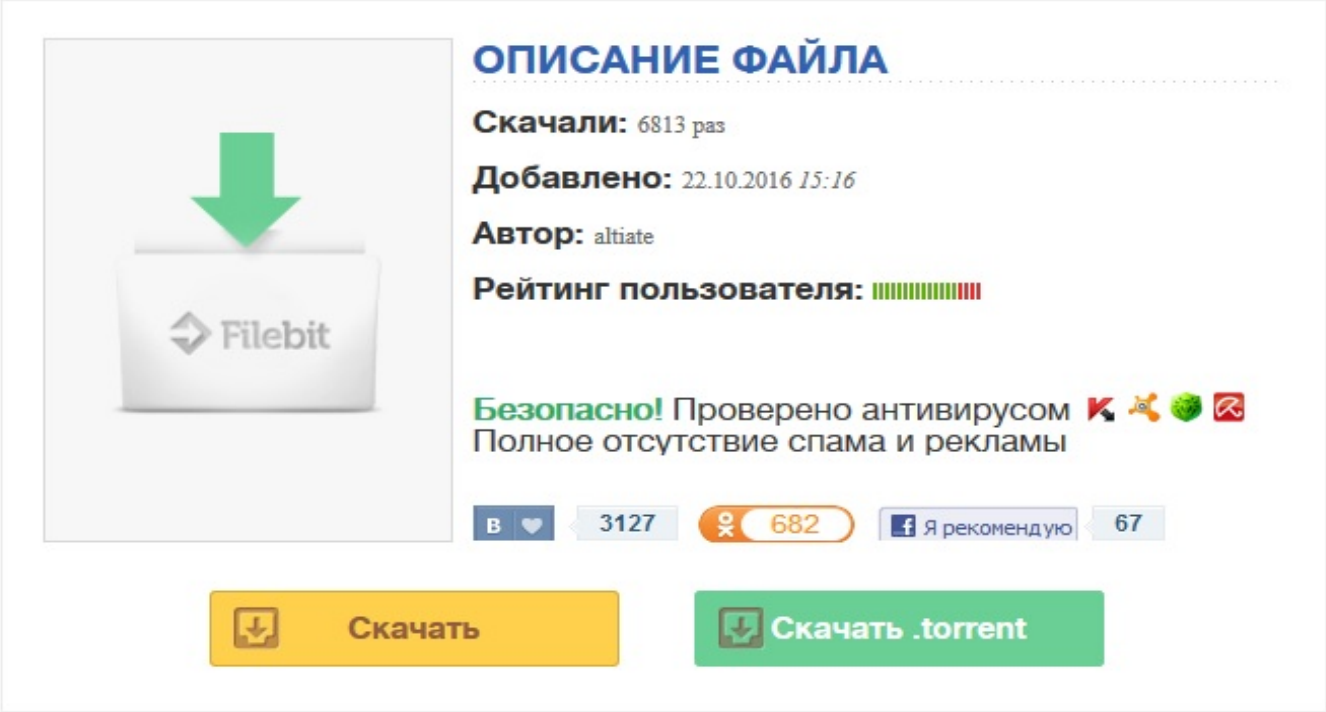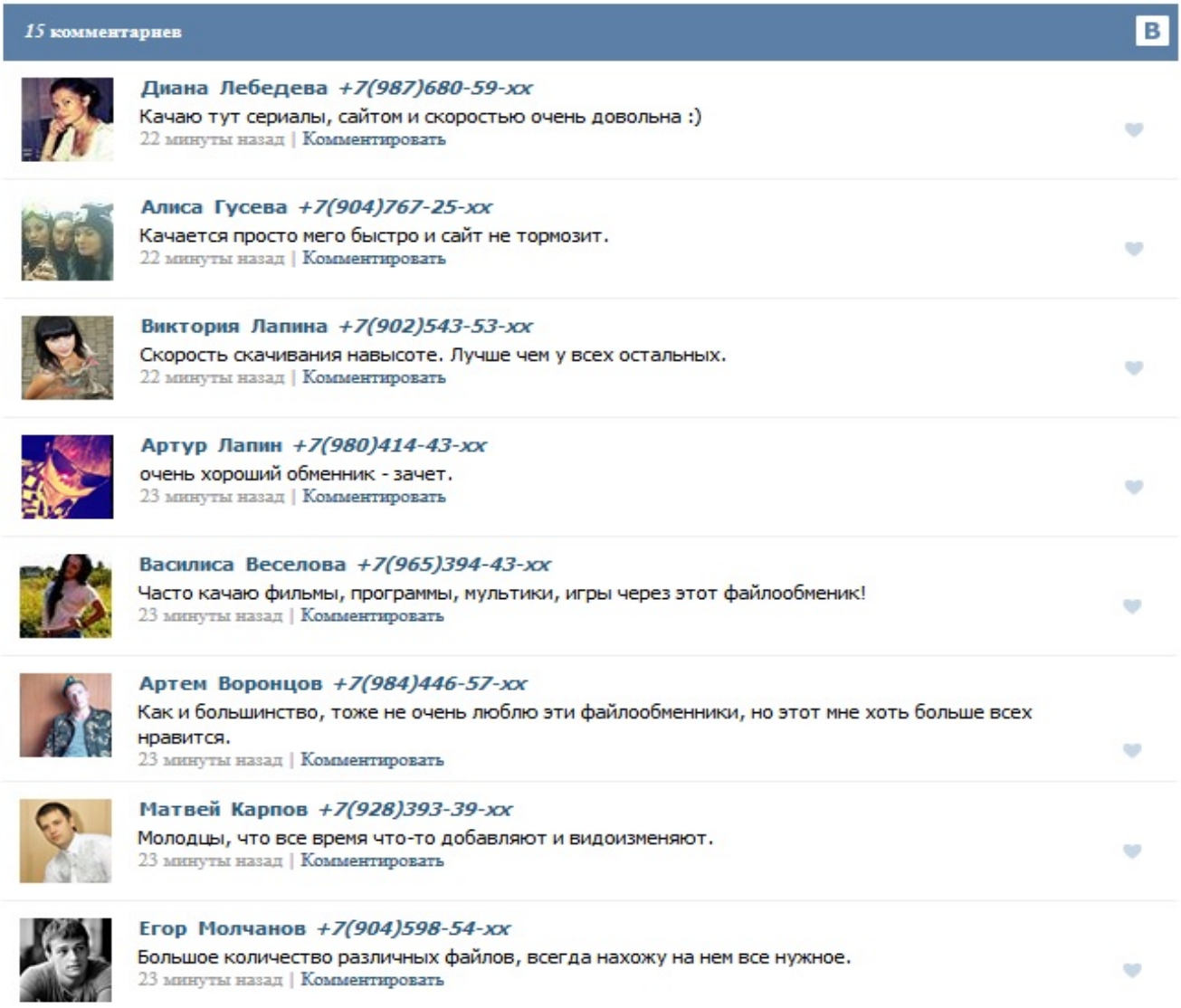банк открытие в москве горячая линия