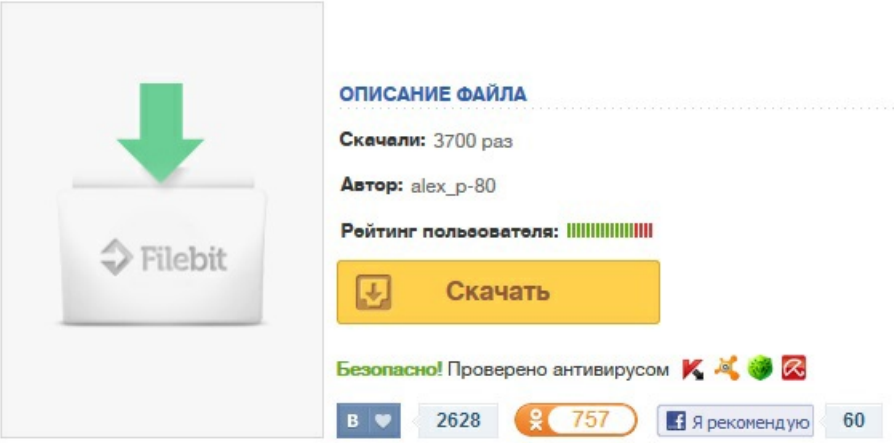программа лояльности банка тинькофф