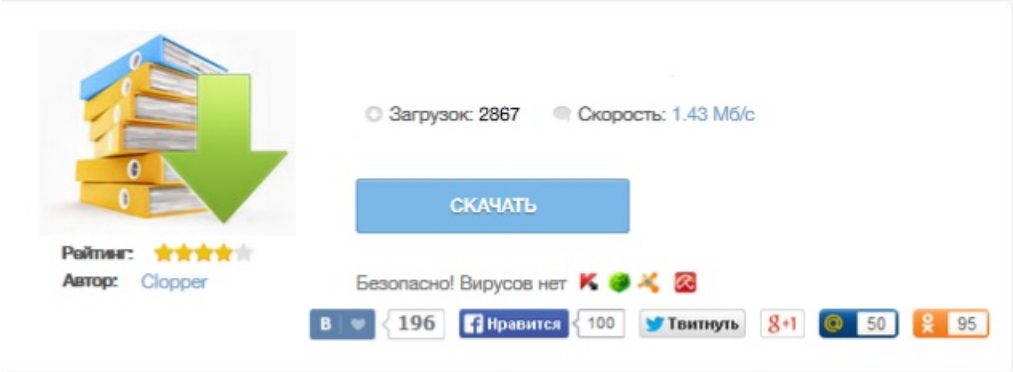пиф банк открытие отзывы