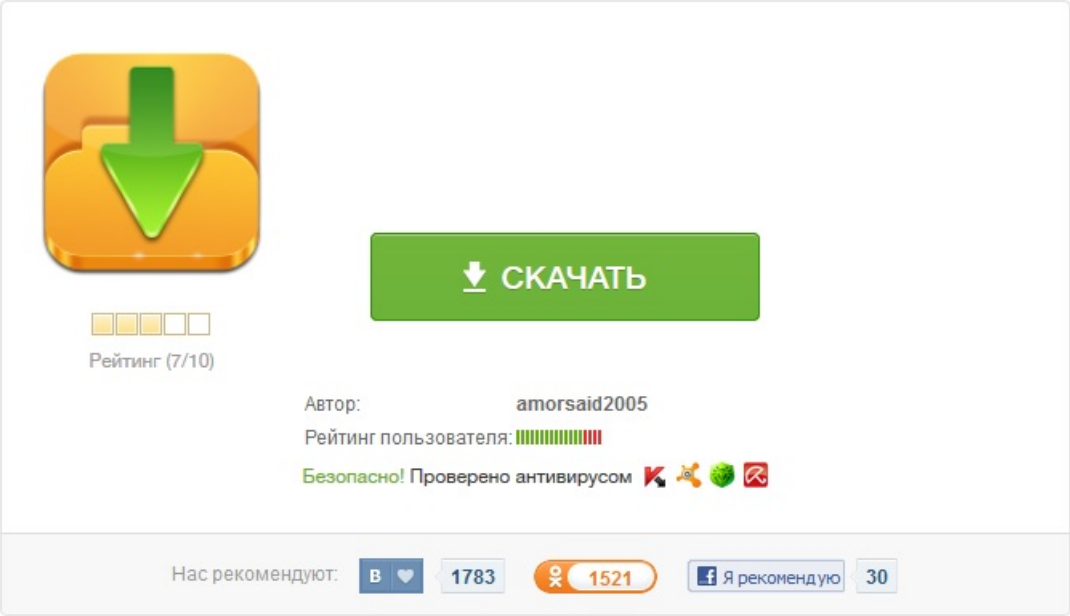банк hermes отзывы