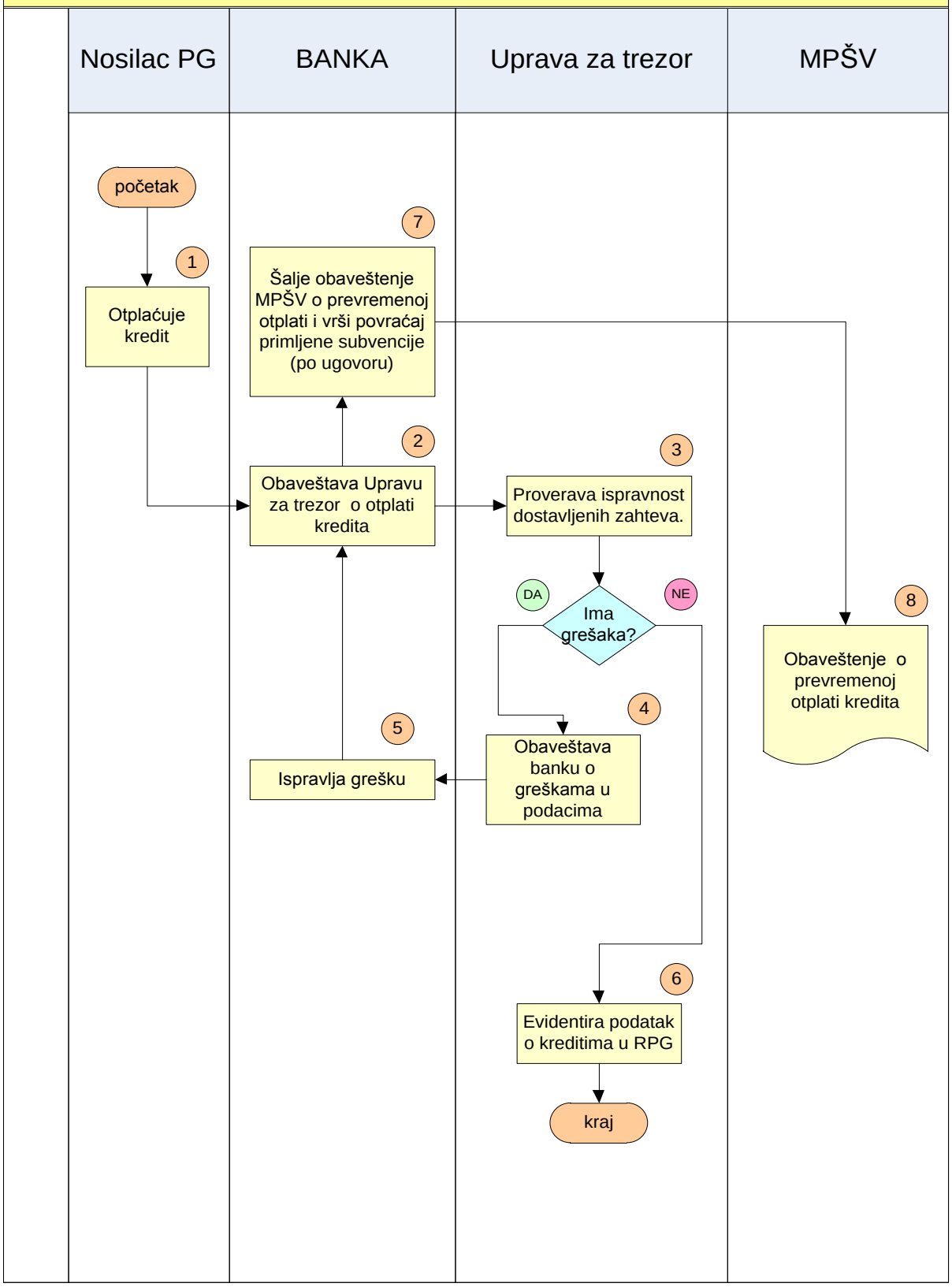TOK POSTUPKA OTPLATE KREDITA