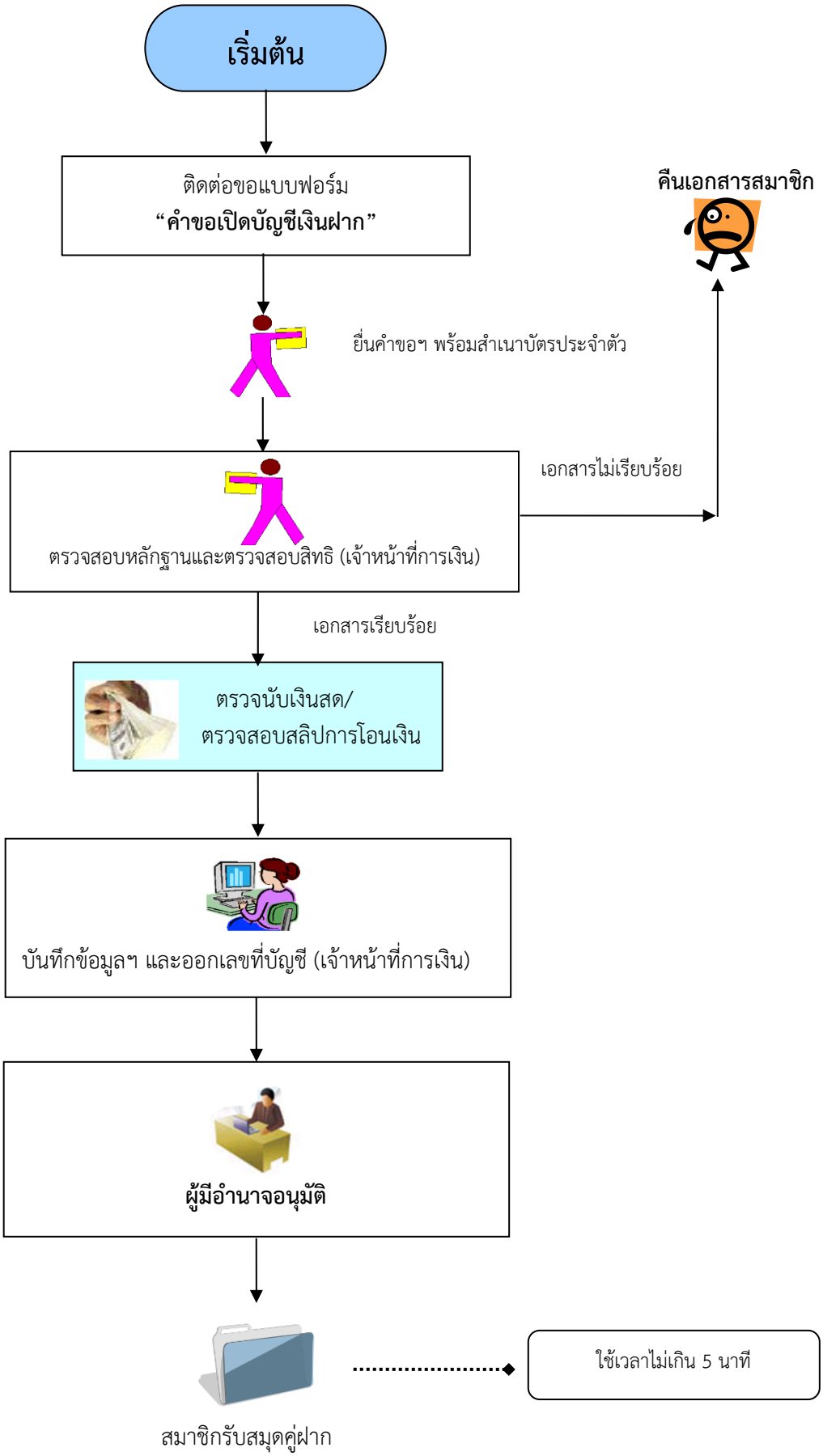การเปิดบัญชีเงินฝาก