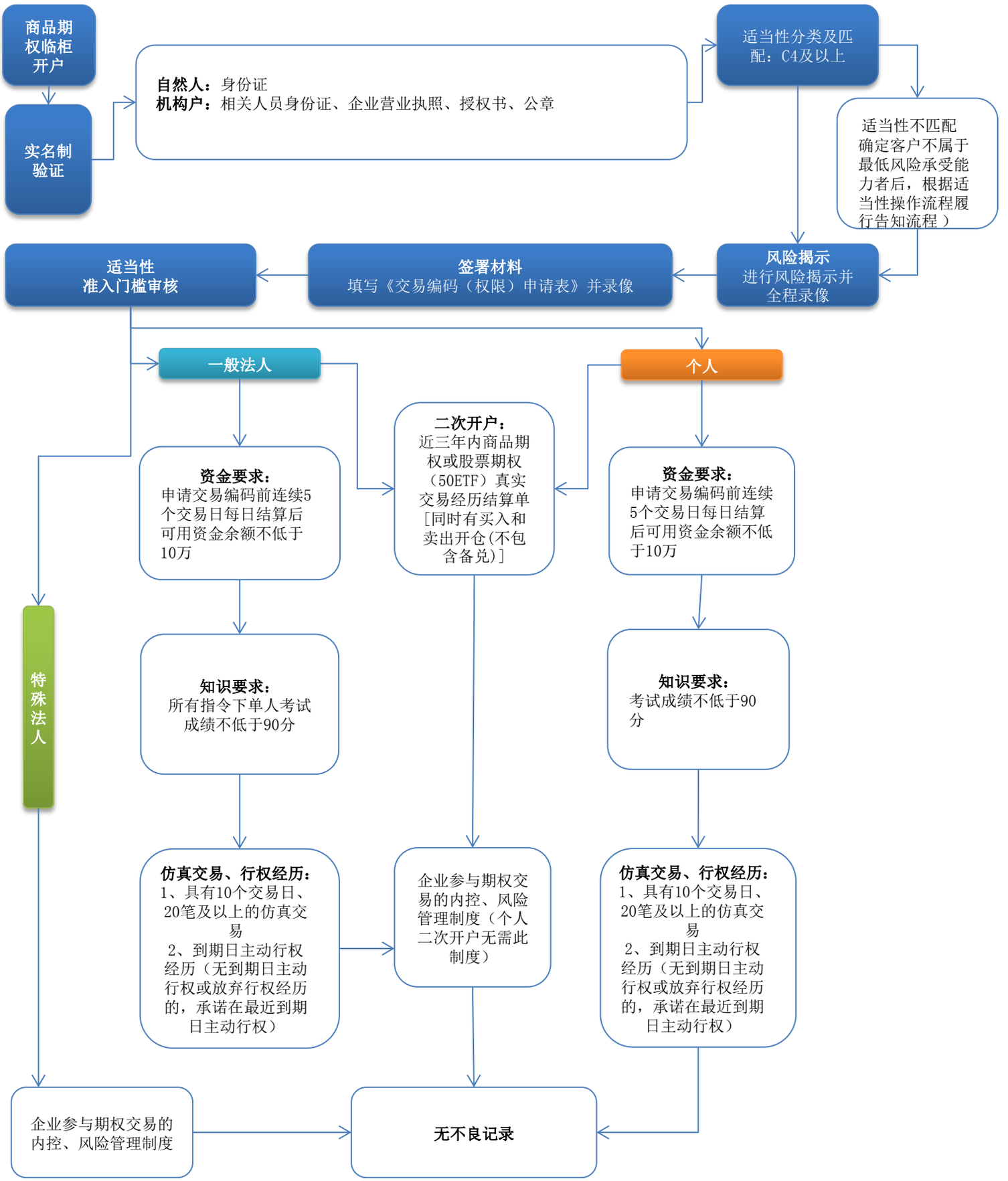商品期权适当性开户流程