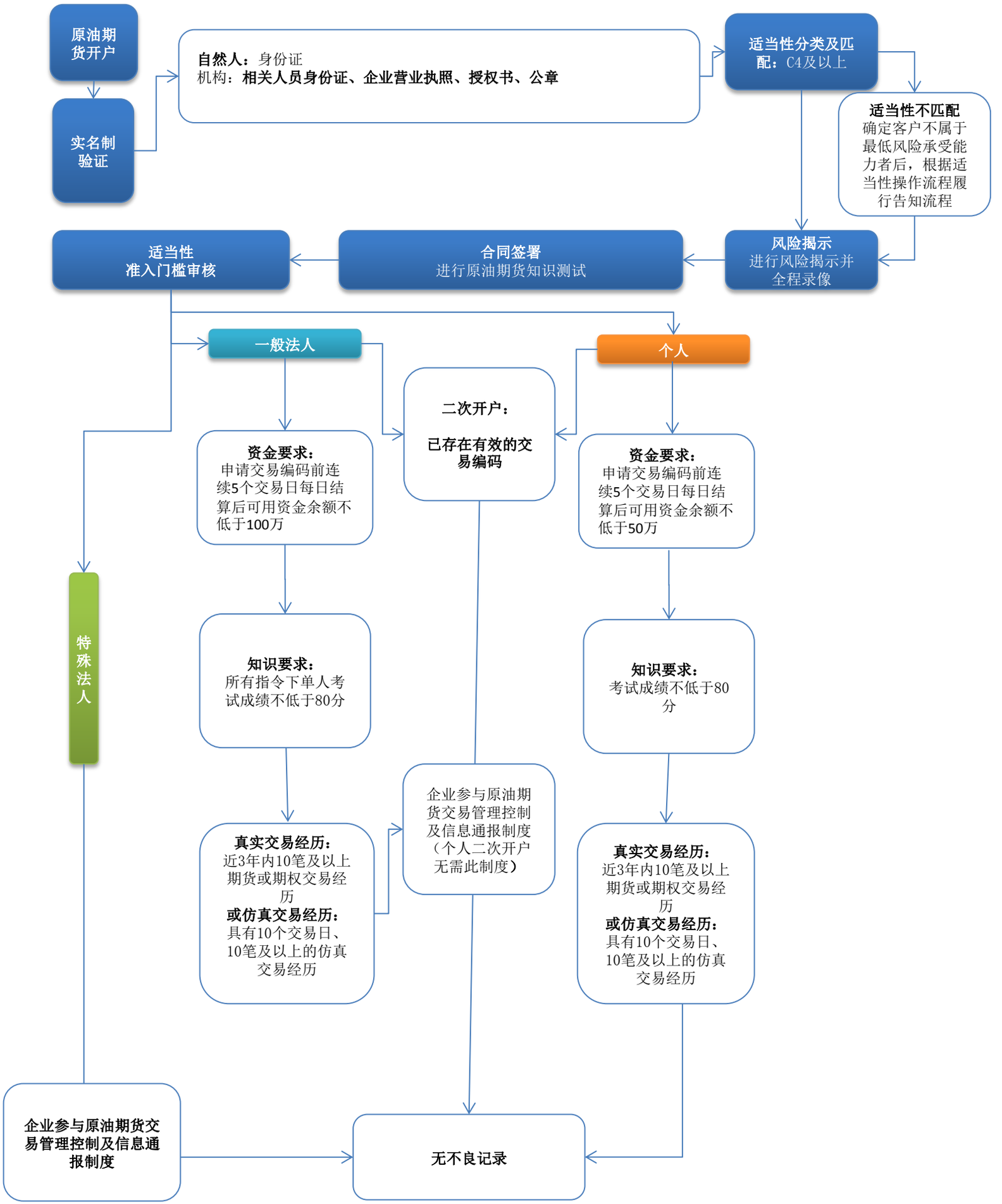原油期货适当性开户流程