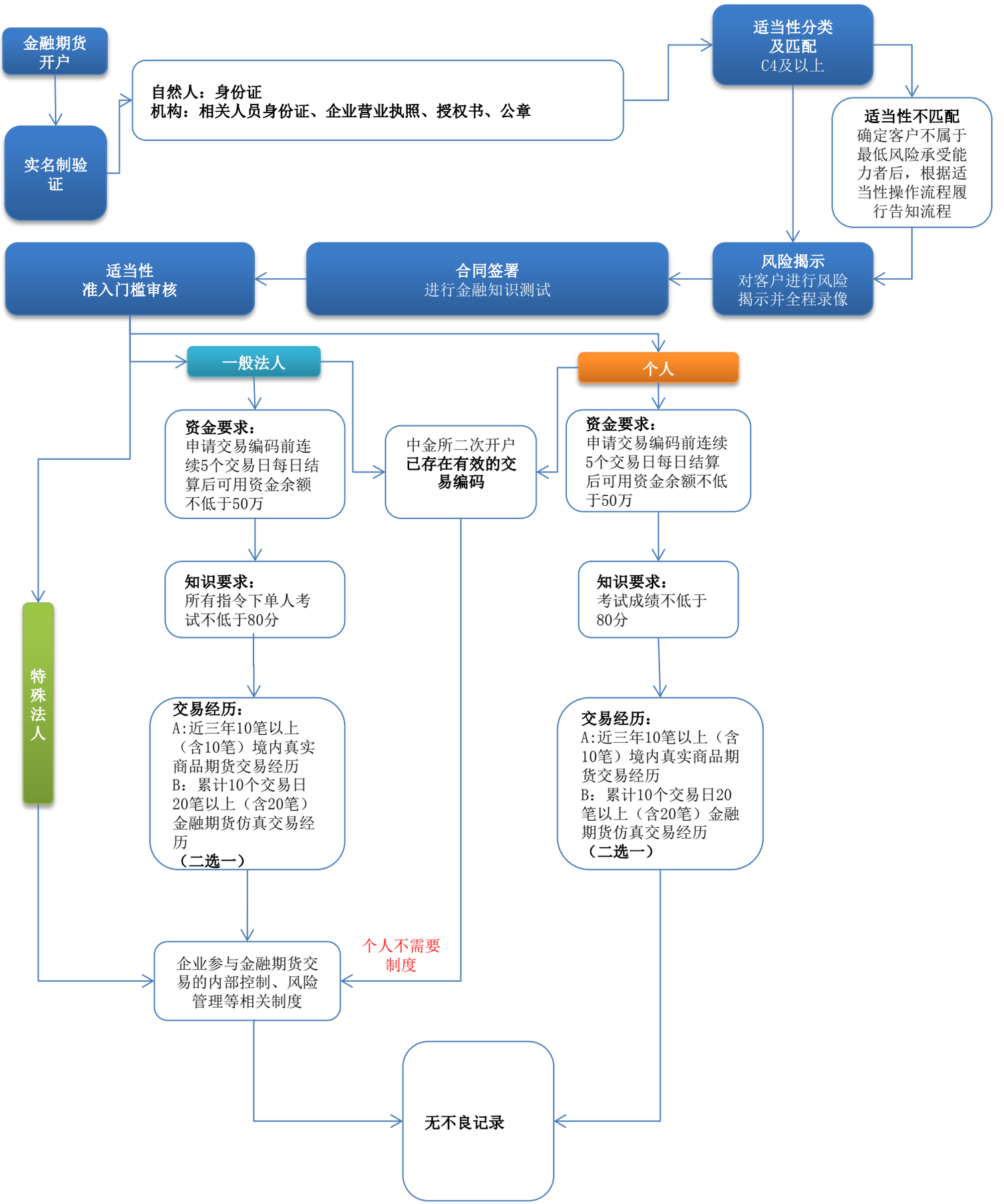金融开户适当性开户流程