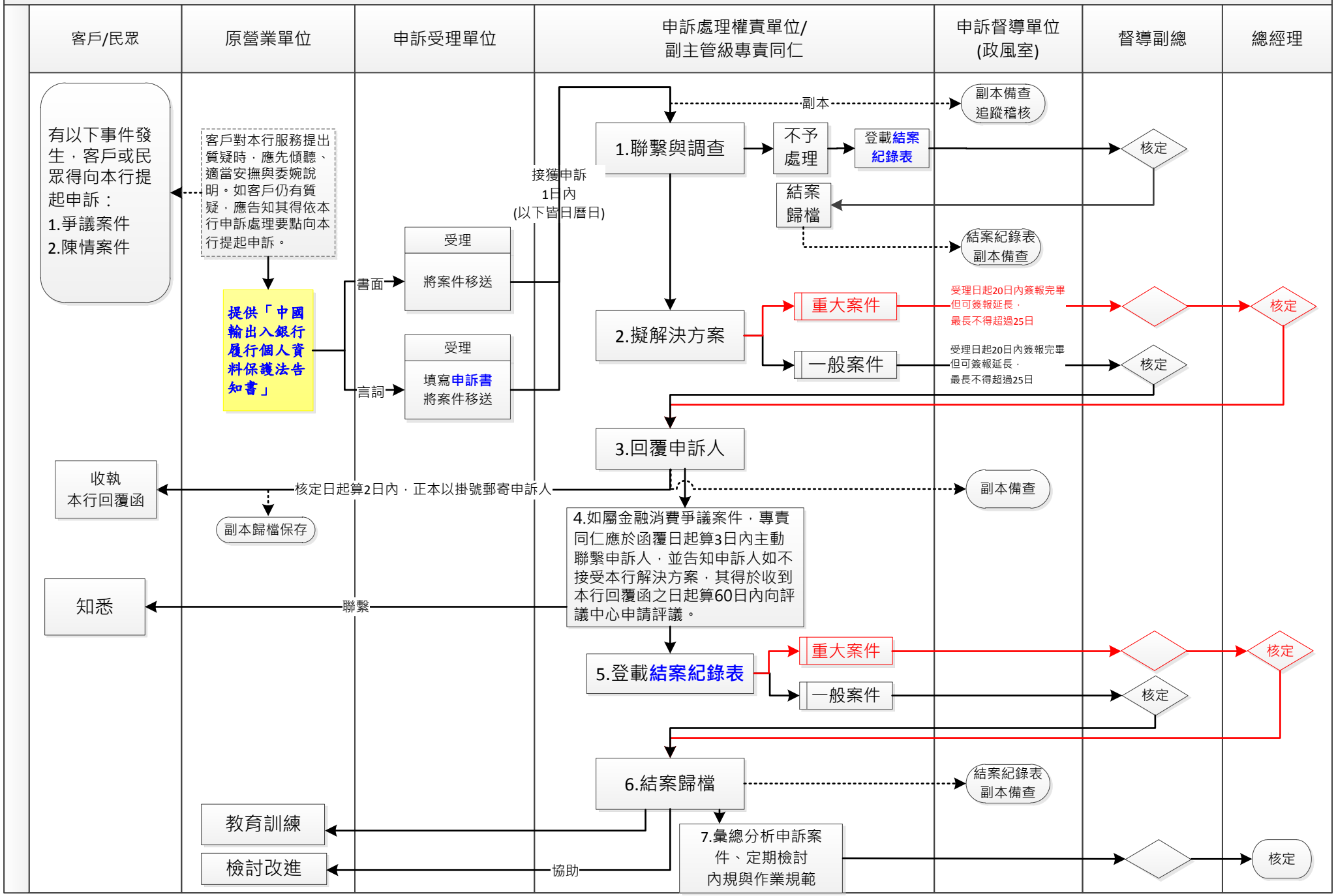中國輸出入銀行客戶申訴處理標準作業流程