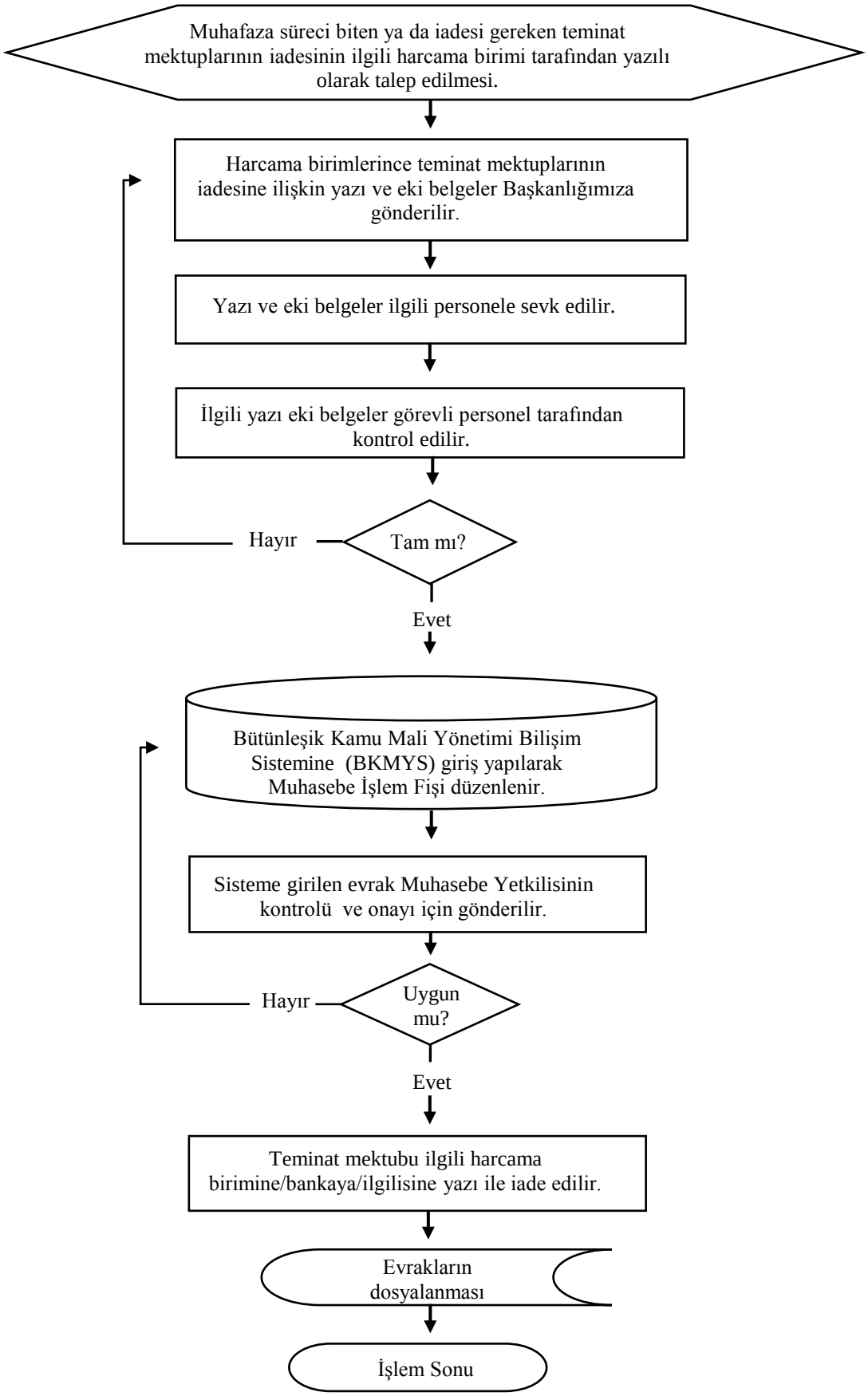TEMİNAT MEKTUPLARI İADE İŞLEM SÜRECİ