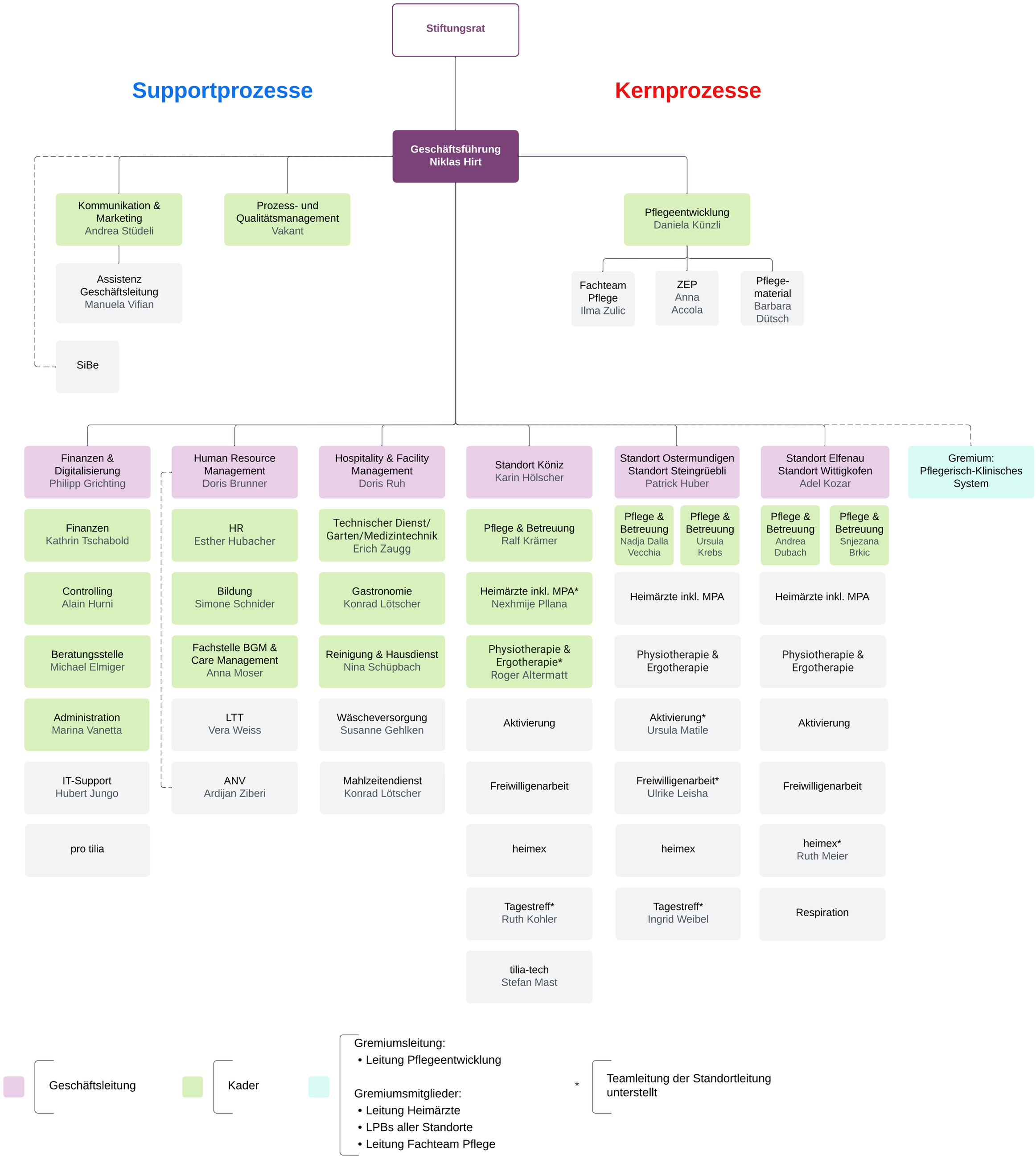gültig ab 01.03.2024