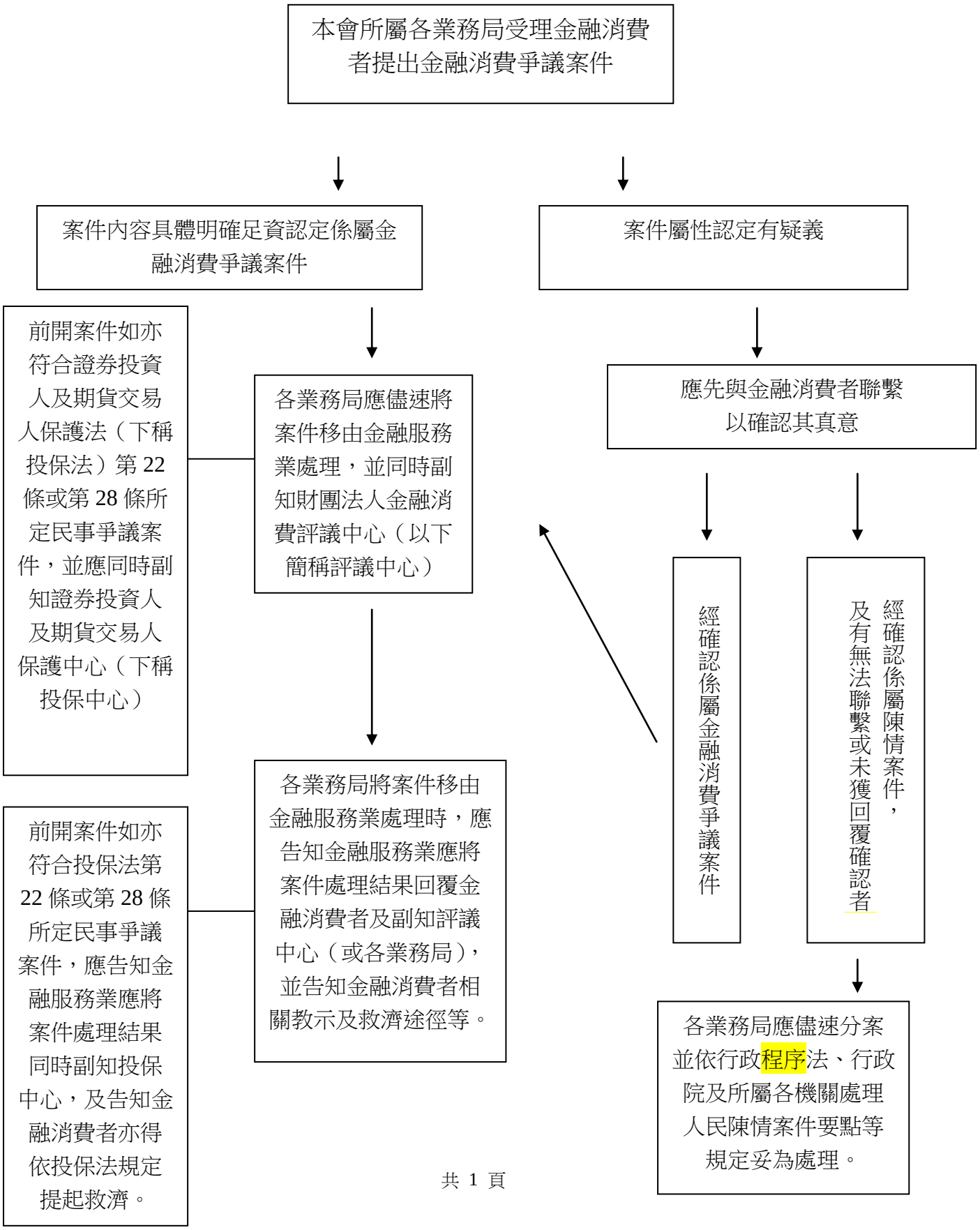金融監督管理委員會所屬各局受理金融消費者提出金融消費爭議案件處理應注意事項流程圖