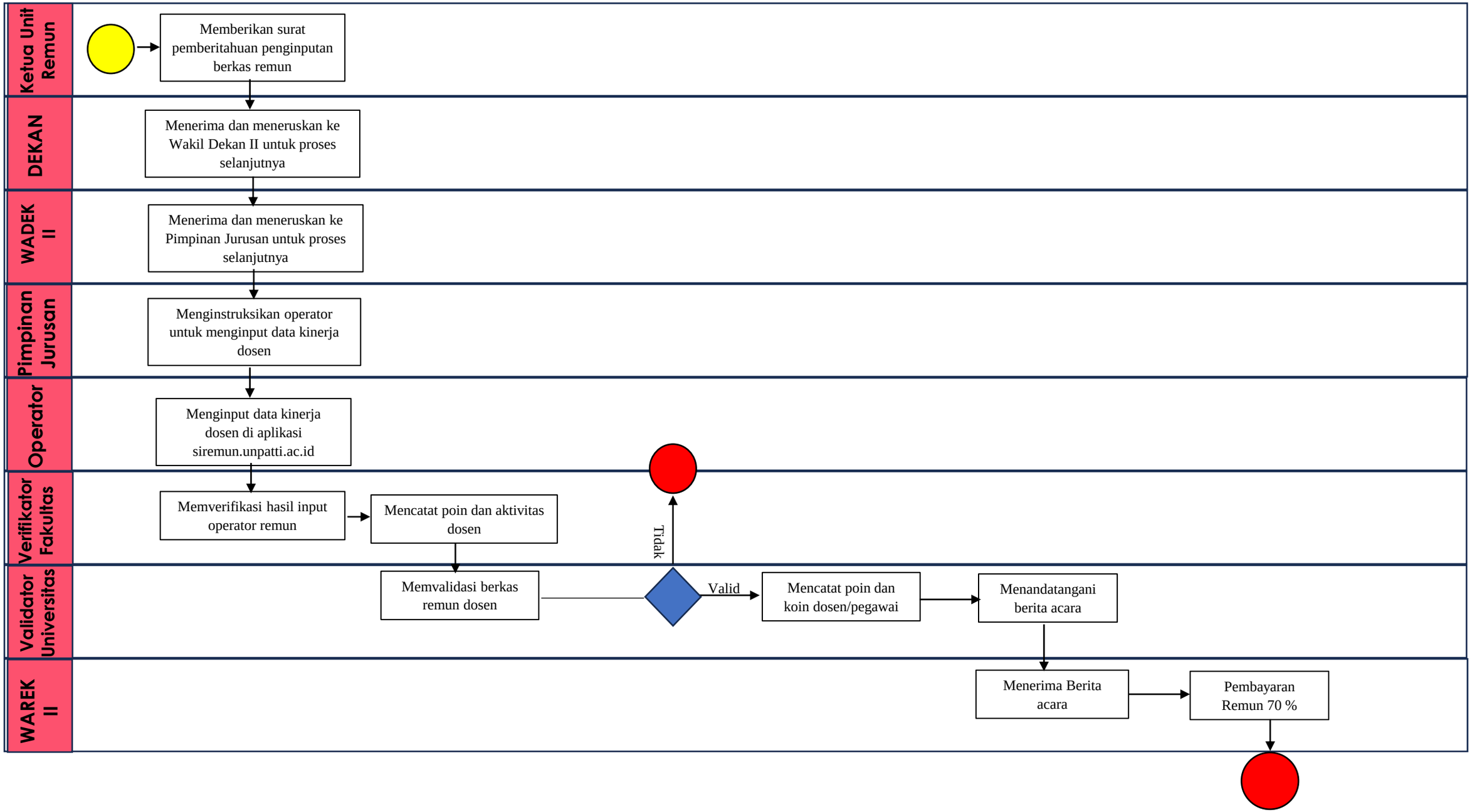SOP PEMBAYARAN REMUN 70%