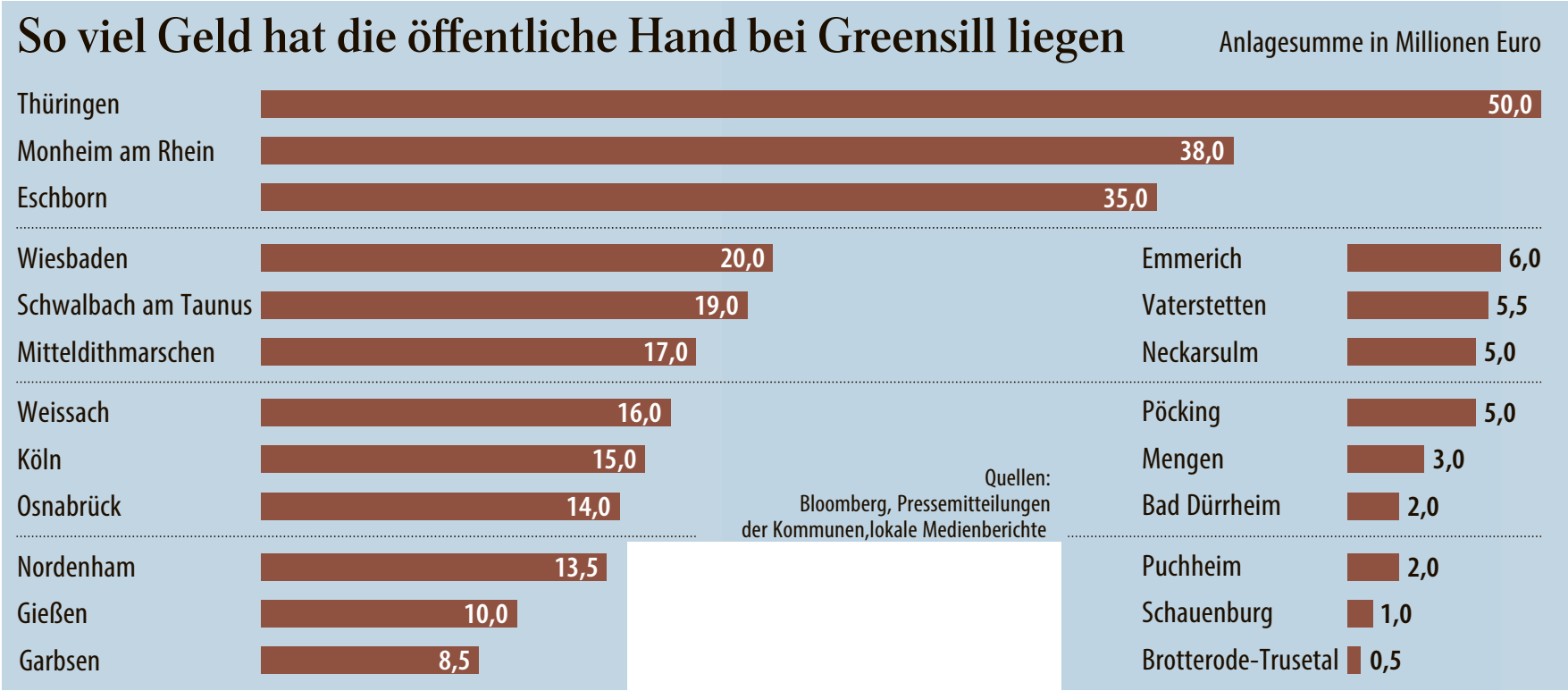Wenn 0 Prozent zu viel Zins ist