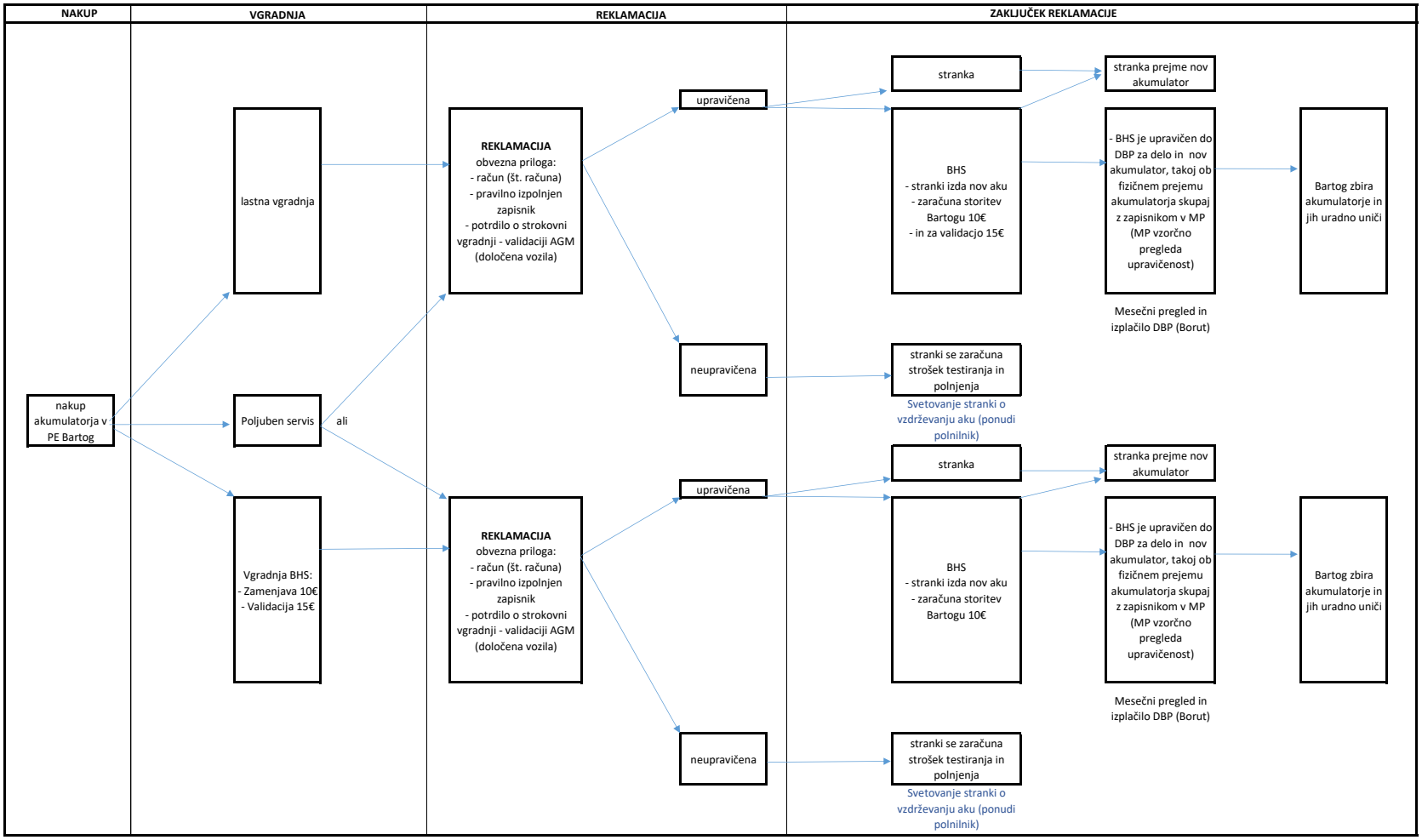Reklamacijski postopek