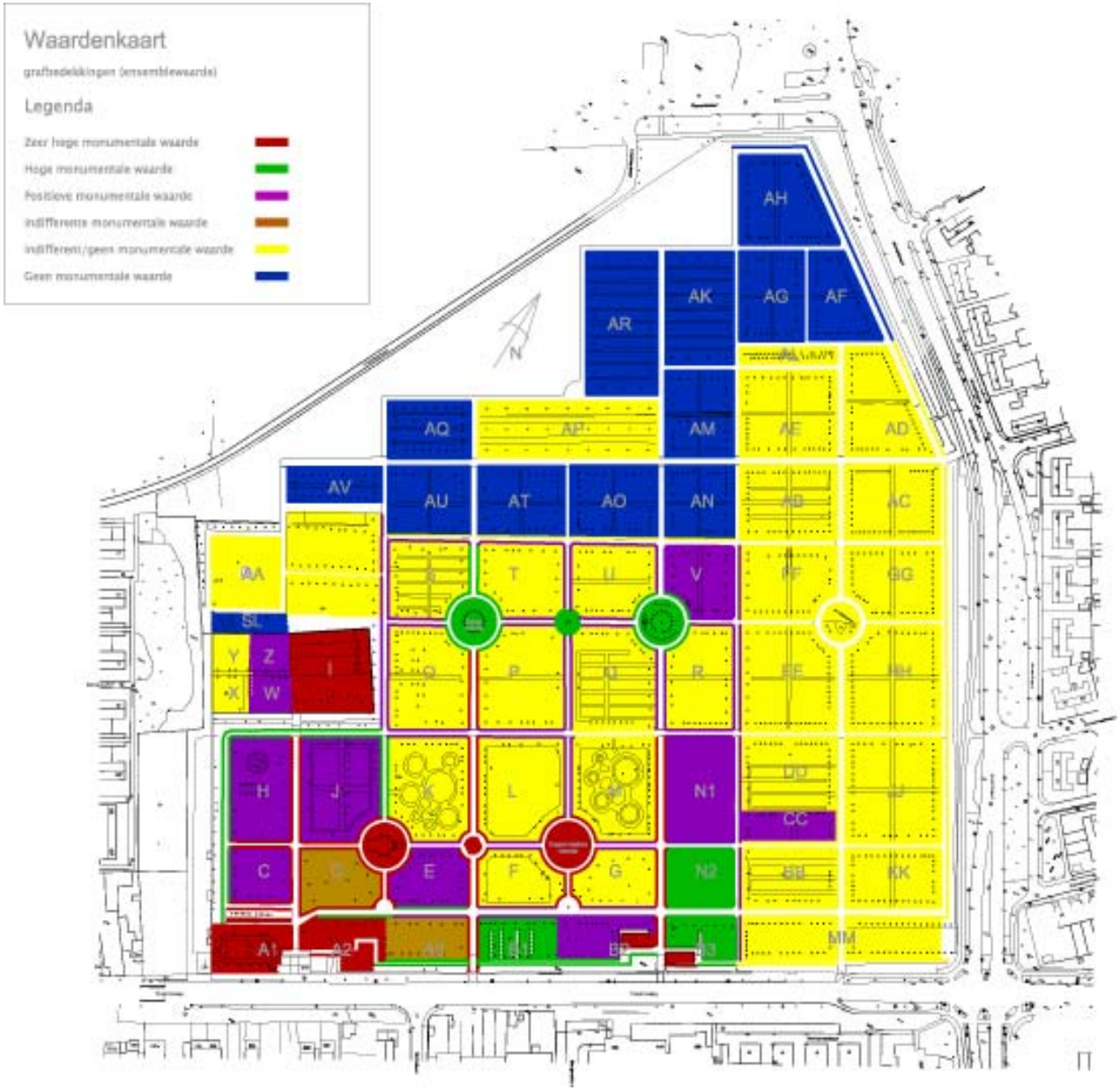Waardenkaart