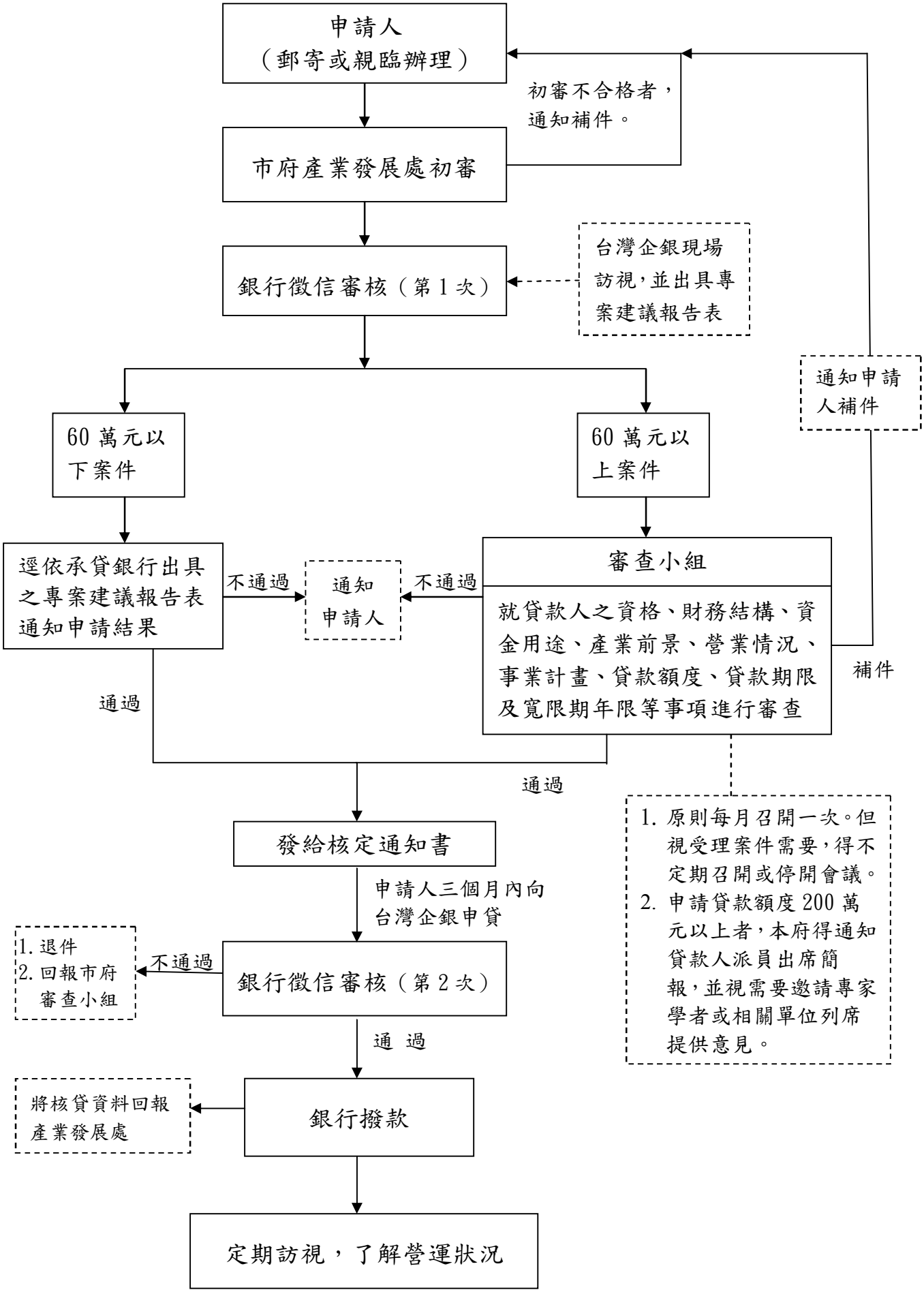「新竹市中小企業及個人便利貸款」申辦流程圖