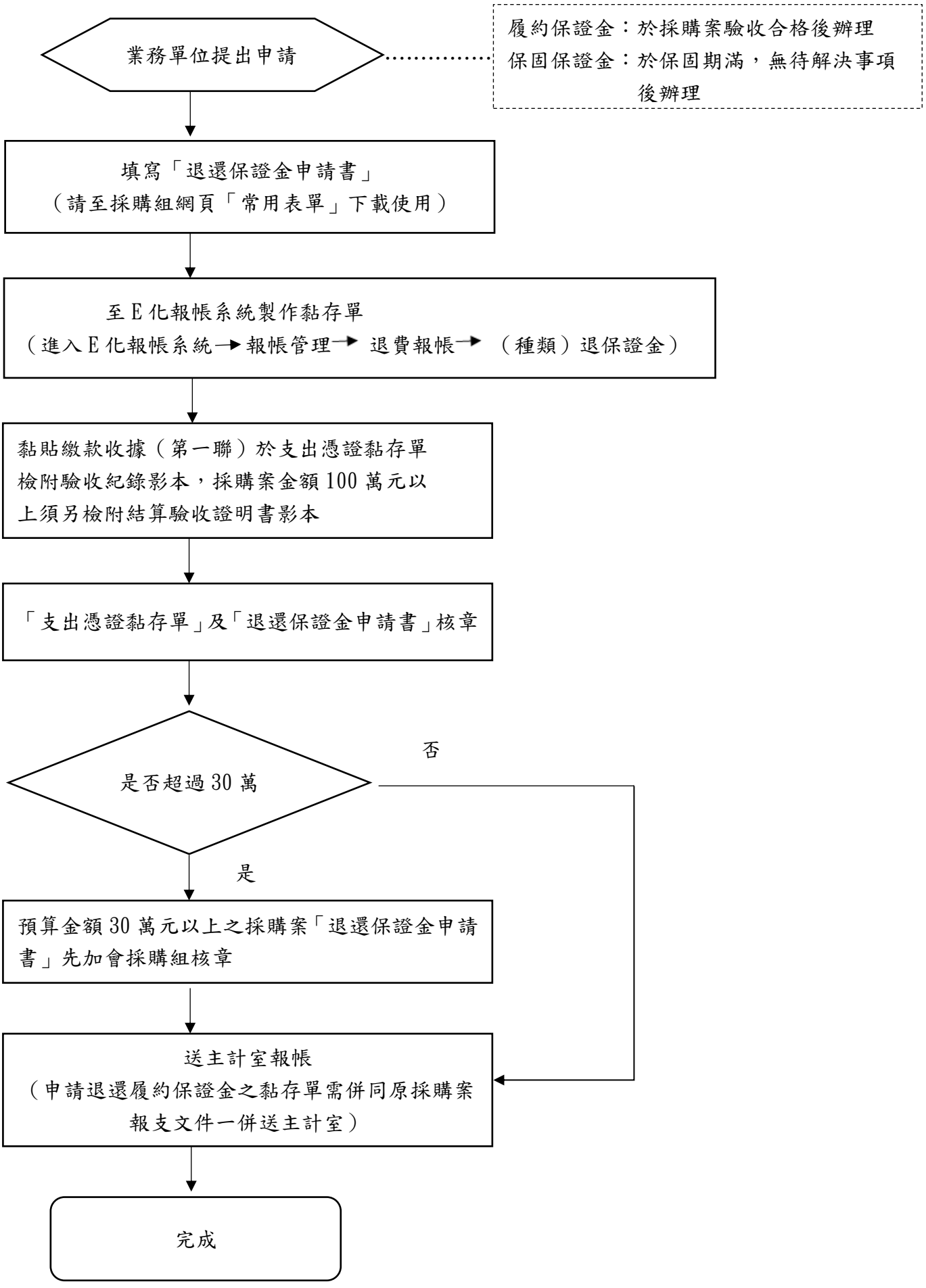申請退還「履約保證金」/「保固保證金」流程