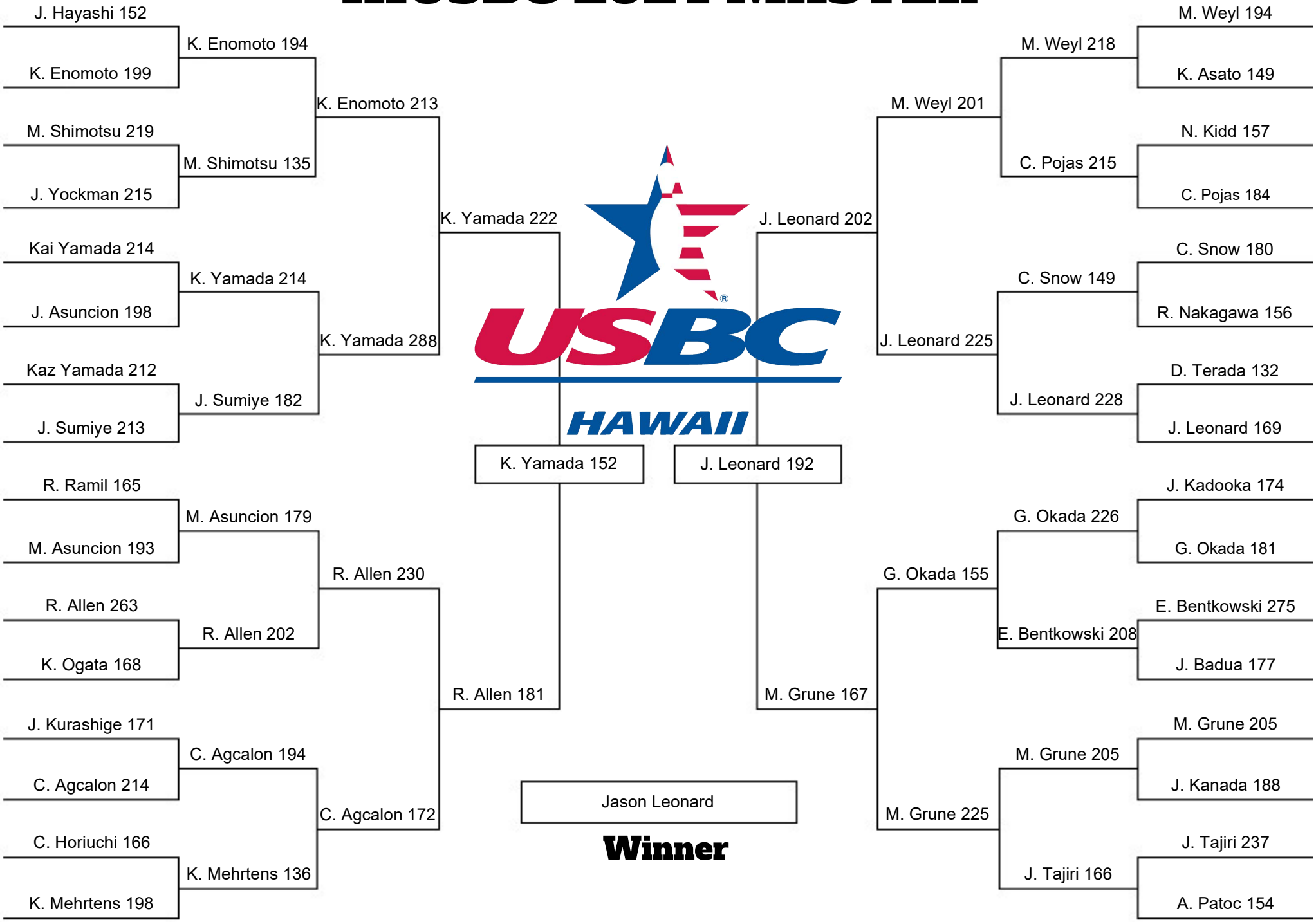HIUSBC 2024 MASTER