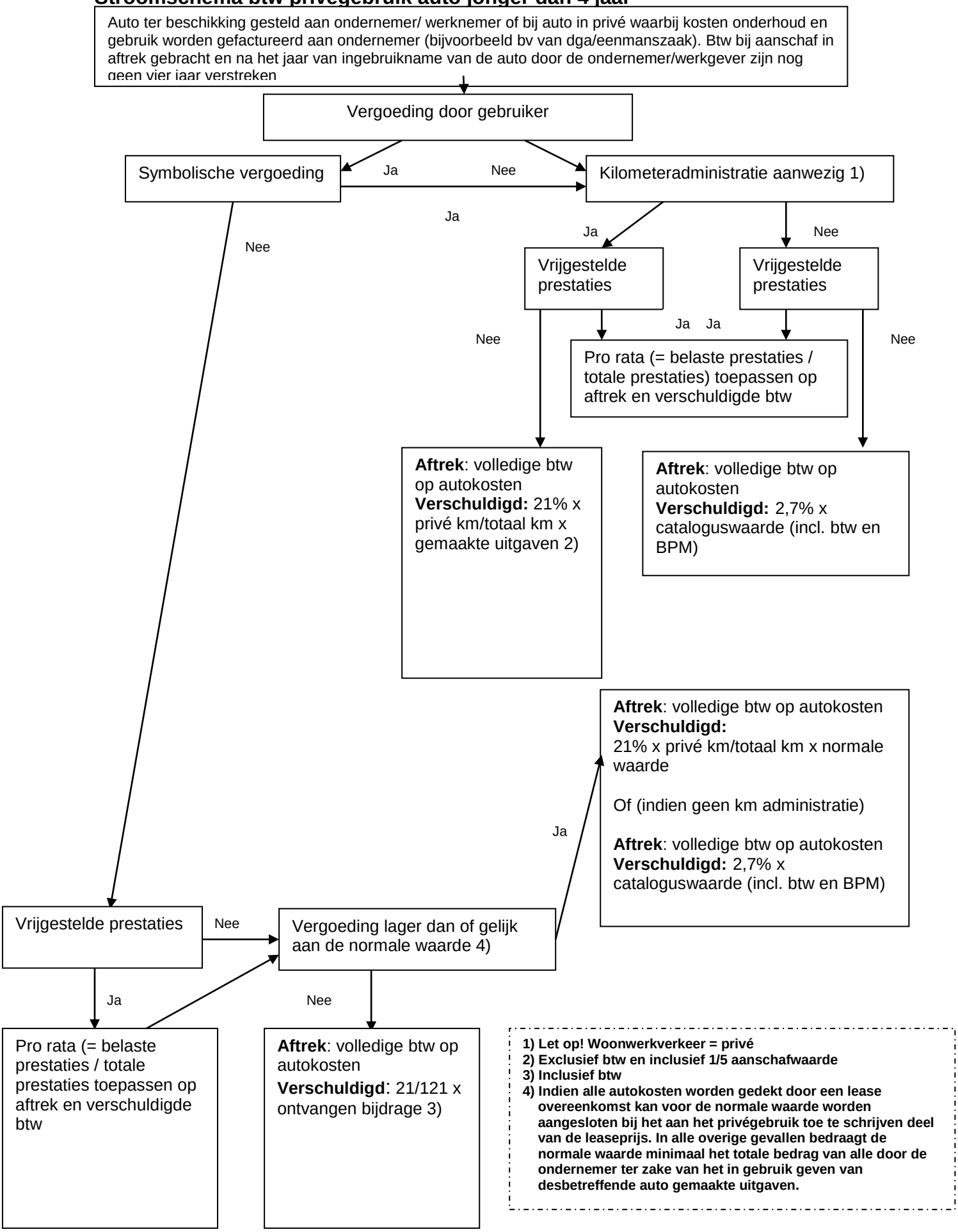Stroomschema btw privégebruik auto jonger dan 4 jaar