

# **Atenxion Multilingual Document Compare Agent Report (gpt-4o)**

- File 1: Wise - Eng T&C.pdf
- File 2: Wise - BM T&S.pdf
- Total Cost: \$0.17785
- Time Taken: 87.98429801687598s

# Discrepancies

Total Discrepancies Found: 9

## No. 1

### Flags: Structural Difference

Document 1	Document 2
Page(s): 1	Page(s): 1
1. Cashback Programme (“Programme”) (a) Principal Cardholders of the WISE Card (“Cardholders”) will be awarded with cashback of up to 15% (“Cashback”), subject to the following: (i) a minimum spend of Ringgit Malaysia One Thousand (RM1,000) on the Eligible Retail Transactions (as defined under Clause 3(a) herein) in each calendar month where the minimum spend is calculated after taking into account all reversals (if any); (ii) such minimum spend of Ringgit Malaysia One Thousand (RM1,000) on the Eligible Retail Transactions are posted in the same calendar month; and (iii) such Eligible Retail Transactions fall under the permitted categories (i.e. Spend Category and Eligible Merchant Category Codes (MCC), Merchants and/or Transactions) as listed in Table 1 below; or such other conditions as may be notified by HLB from time to time.	1. Program Pulangan Tunai (“Program”) (a) Pemegang Kad Utama WISE (“Pemegang Kad Utama”) akan menerima pulangan tunai sehingga 15% (“Pulangan Tunai”), tertakluk kepada yang berikut: (i) perbelanjaan minimum Ringgit Malaysia Satu Ribu (RM1,000) dari Transaksi Runcit Layak (seperti ditakrif dalam Klausus 3(a) disini) pada setiap bulan calendar di mana perbelanjaan minimum dikira selepas mengambil kira semua pembalikan (jika ada); (ii) perbelanjaan minimum Ringgit Malaysia Satu Ribu (RM1,000) tersebut atas Transaksi Runcit Layak tercatat dalam bulan kalendar yang sama; dan (iii) Transaksi Runcit Layak tersebut termasuk dalam kategori (iaitu Kod Kategori Peniaga (MCC), Peniaga dan/atau Transaksi seperti tersenarai dalam <b>Klausus 1(b)</b> di bawah, atau apa-apa syarat lain yang dimaklumkan oleh HLB dari semasa ke semasa.

### Explanation

In Document 1, the eligible retail transactions are listed in Table 1, whereas in Document 2, they are referred to as being listed in Clause 1(b). This structural difference could lead to confusion about where to find the relevant information.

### Suggestions for Document 1

<b>Before</b>	<b>After</b>
<p>1. Cashback Programme (“Programme”) (a) Principal Cardholders of the WISE Card (“Cardholders”) will be awarded with cashback of up to 15% (“Cashback”), subject to the following: (i) a minimum spend of Ringgit Malaysia One Thousand (RM1,000) on the Eligible Retail Transactions (as defined under Clause 3(a) herein) in each calendar month where the minimum spend is calculated after taking into account all reversals (if any); (ii) such minimum spend of Ringgit Malaysia One Thousand (RM1,000) on the Eligible Retail Transactions are posted in the same calendar month; and (iii) such Eligible Retail Transactions fall under the permitted categories (i.e. Spend Category and Eligible Merchant Category Codes (MCC), Merchants and/or Transactions) as listed in Table 1 below; or such other conditions as may be notified by HLB from time to time.</p>	<p>1. Cashback Programme (“Programme”)</p>
<p>(a) Principal Cardholders of the WISE Card (“Cardholders”) will be awarded with cashback of up to 15% (“Cashback”), subject to the following:</p>	
<p>(i) a minimum spend of Ringgit Malaysia One Thousand (RM1,000) on the Eligible Retail Transactions (as defined under Clause 3(a) herein) in each calendar month where the minimum spend is calculated after taking into account all reversals (if any);</p>	
<p>(ii) such minimum spend of Ringgit Malaysia One Thousand (RM1,000) on the Eligible Retail Transactions are posted in the same calendar month; and</p>	
<p>(iii) such Eligible Retail Transactions fall under the permitted categories (i.e. Spend Category and Eligible Merchant Category Codes (MCC), Merchants and/or Transactions) as listed in Clause 1(b) below; or such other conditions as may be notified by HLB from time to time.</p>	

## Suggestions for Document 2

<b>Before</b>	<b>After</b>

1.  
Program  
Pulangan  
Tunai  
("Program")

1. Program Pulangan Tunai ("Program") (a) Pemegang Kad Utama WISE ("Pemegang Kad Utama") akan menerima pulangan tunai sehingga 15% ("Pulangan Tunai"), tertakluk kepada yang berikut: (i) perbelanjaan minimum Ringgit Malaysia Satu Ribu (RM1,000) dari Transaksi Runcit Layak (seperti ditakrif dalam Klausus 3(a) disini) pada setiap bulan calendar di mana perbelanjaan minimum dikira selepas mengambil kira semua pembalikan (jika ada); (ii) perbelanjaan minimum Ringgit Malaysia Satu Ribu (RM1,000) tersebut atas Transaksi Runcit Layak tercatat dalam bulan kalender yang sama; dan (iii) Transaksi Runcit Layak tersebut termasuk dalam kategori (iaitu Kod Kategori Peniaga (MCC), Peniaga dan/atau Transaksi seperti tersenarai dalam **Klausus 1(b)** di bawah, atau apa-apa syarat lain yang dimaklumkan oleh HLB dari semasa ke semasa.

(a) Pemegang Kad Utama WISE ("Pemegang Kad Utama") akan menerima pulangan tunai sehingga 15% ("Pulangan Tunai"), tertakluk kepada yang berikut:

(i) perbelanjaan minimum Ringgit Malaysia Satu Ribu (RM1,000) dari Transaksi Runcit Layak (seperti ditakrif dalam Klausus 3(a) disini) pada setiap bulan calendar di mana perbelanjaan minimum dikira selepas mengambil kira semua pembalikan (jika ada);

(ii) perbelanjaan minimum Ringgit Malaysia Satu Ribu (RM1,000) tersebut atas Transaksi Runcit Layak tercatat dalam bulan kalender yang sama; dan

(iii) Transaksi Runcit Layak tersebut termasuk dalam kategori (iaitu Kod Kategori Peniaga (MCC), Peniaga dan/atau Transaksi seperti tersenarai dalam Jadual 1 di bawah, atau apa-apa syarat lain yang dimaklumkan oleh HLB dari semasa ke semasa.

## No. 2

### Flags: Missing paragraphs or information

Document 1	Document 2
Page(s):	Page(s): 1

RM1,000 Dining • MCC: 5811/5812/5814 – All dining outlets. Enjoy 0.5% Cashback Enjoy 15% Cashback RM20	RM1,000 Jamu Selera • MCC: 5811/5812/5814 – Semua kedai makan
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## Explanation

Document 1 specifies the cashback percentages and maximum cashback for dining, which are missing in Document 2.

## Suggestions for Document 1

Before	After
RM1,000 Dining • MCC: 5811/5812/5814 – All dining outlets. Enjoy 0.5% Cashback Enjoy 15% Cashback RM20	RM1,000 Dining • MCC: 5811/5812/5814 – All dining outlets. Enjoy 0.5% Cashback Enjoy 15% Cashback RM20 Semua kedai makan

## Suggestions for Document 2

Before	After
RM1,000 Jamu Selera • MCC: 5811/5812/5814 – Semua kedai makan	RM1,000 Jamu Selera • MCC: 5811/5812/5814 – Semua kedai makan Nikmati 0.5% Pulangan Tunai Nikmati 15% Pulangan Tunai RM20

## No. 3

### Flags: Missing paragraphs or information

Document 1	Document 2
Page(s):	Page(s): 1

<p>Groceries &amp; Essentials • MCC: 5411 – All grocery stores including Giant, Cold Storage, Jaya Grocer, Mercato, etc. • MCC: 5912 – All drug stores and pharmacies including Guardian, Watsons, Caring Pharmacy, etc. • Selected convenience stores – MyNews and 7-Eleven. <b>Enjoy 0.5% Cashback Enjoy 10% Cashback RM15</b></p>	<p>Barangan Keperluan &amp; Runcit • MCC: 5411 – Semua kedai runcit termasuk Giant, Cold Storage, Jaya Grocer, Mercato, dan lain-lain. • MCC: 5912 – Semua kedai ubat dan farmasi termasuk Guardian, Watsons, Caring Pharmacy dan lain-lain • Kedai Serbaneka yang terpilih – MyNews and 7-Eleven</p>
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## Explanation

Document 1 includes specific cashback percentages and maximum cashback for groceries and essentials, which are not mentioned in Document 2.

## Suggestions for Document 1

Before	After
<p>Groceries &amp; Essentials • MCC: 5411 – All grocery stores including Giant, Cold Storage, Jaya Grocer, Mercato, etc. • MCC: 5912 – All drug stores and pharmacies including Guardian, Watsons, Caring Pharmacy, etc. • Selected convenience stores – MyNews and 7-Eleven. <b>Enjoy 0.5% Cashback Enjoy 10% Cashback RM15</b></p>	<p>Groceries &amp; Essentials • MCC: 5411 – All grocery stores including Giant, Cold Storage, Jaya Grocer, Mercato, etc. • MCC: 5912 – All drug stores and pharmacies including Guardian, Watsons, Caring Pharmacy, etc. • Selected convenience stores – MyNews and 7-Eleven.</p>

## Suggestions for Document 2

Before	After
<p>Barangan Keperluan &amp; Runcit • MCC: 5411 – Semua kedai runcit termasuk Giant, Cold Storage, Jaya Grocer, Mercato, dan lain-lain. • MCC: 5912 – Semua kedai ubat dan farmasi termasuk Guardian, Watsons, Caring Pharmacy dan lain-lain • Kedai Serbaneka yang terpilih – MyNews and 7-Eleven</p>	<p>Barangan Keperluan &amp; Runcit • MCC: 5411 – Semua kedai runcit termasuk Giant, Cold Storage, Jaya Grocer, Mercato, dan lain-lain. • MCC: 5912 – Semua kedai ubat dan farmasi termasuk Guardian, Watsons, Caring Pharmacy dan lain-lain • Kedai Serbaneka yang terpilih – MyNews and 7-Eleven  <b>Nikmati 0.5% Pulangan Tunai Nikmati 10% Pulangan Tunai RM15</b></p>

## No. 4

### Flags: Missing paragraphs or information

Document 1	Document 2
Page(s):	Page(s): 1
Petrol • MCC: 5542 – Automated Fuel Dispensers (self-service) at all petrol stations. <b>Enjoy 0.5% Cashback Enjoy 10% Cashback RM15</b>	Petrol • MCC: 5542 – Dispenser Bahan Bakar Automatik (layan diri) di semua stesen minyak

### Explanation

Document 1 provides specific cashback percentages and maximum cashback for petrol, which are absent in Document 2.

### Suggestions for Document 1

Before	After
Petrol • MCC: 5542 – Automated Fuel Dispensers (self-service) at all petrol stations. <b>Enjoy 0.5% Cashback Enjoy 10% Cashback RM15</b>	Petrol • MCC: 5542 – Automated Fuel Dispensers (self-service) at all petrol stations.

### Suggestions for Document 2

Before	After
Petrol • MCC: 5542 – Dispenser Bahan Bakar Automatik (layan diri) di semua stesen minyak	Petrol • MCC: 5542 – Dispenser Bahan Bakar Automatik (layan diri) di semua stesen minyak. Nikmati 0.5% Pulangan Tunai Nikmati 10% Pulangan Tunai RM15

## No. 5

### Flags: Missing paragraphs or information

Document 1	Document 2
Page(s):	Page(s): 1
Online Spend • Lazada • Shopee • Grab • Foodpanda • Touch 'n Go • MYEG • Spotify • Netflix • Apple Music Note: Applicable to eWallet reload and food delivery transactions for the above listed merchant only <b>Enjoy 1% Cashback RM15</b>	Perbelanjaan Dalam Talian • Lazada • Shopee • Grab • Foodpanda • Touch 'n Go • MYEG • Spotify • Netflix • Apple Music Nota: Termasuk tambah nilai e-wallet dan servis penghantaran makanan untuk peniaga yang disenaraikan di atas sahaja

### Explanation

Document 1 specifies the cashback percentage and maximum cashback for online spend, which are not included in Document 2.

### Suggestions for Document 1

Before	After
Online Spend • Lazada • Shopee • Grab • Foodpanda • Touch 'n Go • MYEG • Spotify • Netflix • Apple Music Note: Applicable to eWallet reload and food delivery transactions for the above listed merchant only <b>Enjoy 1% Cashback RM15</b>	Online Spend • Lazada • Shopee • Grab • Foodpanda • Touch 'n Go • MYEG • Spotify • Netflix • Apple Music Note: Applicable to eWallet reload and food delivery transactions for the above listed merchant only. Enjoy 1% Cashback up to RM15.

### Suggestions for Document 2

Before	After

Perbelanjaan Dalam Talian • Lazada • Shopee • Grab • Foodpanda • Touch 'n Go • MYEG • Spotify • Netflix • Apple Music Nota: Termasuk tambah nilai e-wallet dan servis penghantaran makanan untuk peniaga yang disenaraikan di atas sahaja	Perbelanjaan Dalam Talian • Lazada • Shopee • Grab • Foodpanda • Touch 'n Go • MYEG • Spotify • Netflix • Apple Music Nota: Termasuk tambah nilai e-wallet dan servis penghantaran makanan untuk peniaga yang disenaraikan di atas sahaja. Nikmati Pulangan Tunai 1% sehingga RM15.
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## No. 6

### Flags: Missing paragraphs or information

Document 1	Document 2
Page(s):	Page(s): 1
Below RM1,000 All • All Eligible MCC, Merchants and/or Transactions. <b>Enjoy 0.20% Cashback RM2</b>	Bawah RM1,000 Semua • Semua Kod Kategori Peniaga (MCC), Peniaga dan/atau Transaksi Yang Layak Yang Lain

### Explanation

Document 1 includes specific cashback percentage and maximum cashback for spending below RM1,000, which are not mentioned in Document 2.

### Suggestions for Document 1

Before	After
Below RM1,000 All • All Eligible MCC, Merchants and/or Transactions. <b>Enjoy 0.20% Cashback RM2</b>	Below RM1,000 All • All Eligible MCC, Merchants and/or Transactions. Enjoy 0.20% Cashback RM2

### Suggestions for Document 2

<b>Before</b>	<b>After</b>
Bawah RM1,000 Semua • Semua Kod Kategori Peniaga (MCC), Peniaga dan/atau Transaksi Yang Layak Yang Lain	Bawah RM1,000 Semua • Semua Kod Kategori Peniaga (MCC), Peniaga dan/atau Transaksi Yang Layak Yang Lain. Nikmati Pulangan Tunai 0.20% RM2

## No. 7

### Flags: Inaccurate disclosure

<b>Document 1</b>	<b>Document 2</b>
Page(s): 3	Page(s): 3
Yes, the total posted transactions amount for July 2024 that will form part of the minimum spend of Ringgit Malaysia One Thousand (RM1,000) is Ringgit Malaysia Two Thousand Three Hundred Fifty-Five (RM2,355) (which consists of Ringgit Malaysia Four Hundred (RM400) from JomPay, Ringgit Malaysia One Hundred Fifty (RM150) from Groceries & Essentials, Ringgit Malaysia One Thousand Five Hundred (RM1,500) from Online Spend ( <b>after the reversal of RM20</b> ), Ringgit Malaysia One Hundred Thirty-Five (RM135) from Dining, Ringgit Malaysia One Hundred Fifty (RM150) from Petrol and Ringgit Malaysia Twenty (RM20) from Others).	Ya, jumlah transaksi tercatat pada Julai 2024 yang dikira sebagai perbelanjaan minimum Ringgit Malaysia Satu Ribu (RM1,000) adalah Ringgit Malaysia Dua Ribu Tiga Ratus Lima Puluh Lima (RM2,355) (yang terdiri daripada Ringgit Malaysia Empat Ratus (RM400) dari JomPAY, Ringgit Malaysia Seratus Lima Puluh (RM150) dari Barang Runcit & Keperluan, Ringgit Malaysia Lapan Puluh (RM1,500) dari Perbelanjaan Dalam Talian ( <b>selepas tolak RM20 daripada Pembalikan</b> ), Ringgit Malaysia Seratus Tiga Puluh Lima (RM135) dari Jamu Selera, Ringgit Malaysia Seratus Lima Puluh (RM150) dari Petrol dan Ringgit Malaysia Dua Puluh (RM20) dari Kategori Lain)

### Explanation

The translation of 'after the reversal of RM20' in Document 1 is inaccurately disclosed in Document 2 as 'selepas tolak RM20 daripada Pembalikan'. The phrase 'daripada Pembalikan' suggests a different meaning, potentially misleading the reader about the nature of the transaction adjustment.

## Suggestions for Document 1

Before	After
<p>Yes, the total posted transactions amount for July 2024 that will form part of the minimum spend of Ringgit Malaysia One Thousand (RM1,000) is Ringgit Malaysia Two Thousand Three Hundred Fifty-Five (RM2,355) (which consists of Ringgit Malaysia Four Hundred (RM400) from JomPay, Ringgit Malaysia One Hundred Fifty (RM150) from Groceries &amp; Essentials, Ringgit Malaysia One Thousand Five Hundred (RM1,500) from Online Spend <b>(after the reversal of RM20)</b>, Ringgit Malaysia One Hundred Thirty-Five (RM135) from Dining, Ringgit Malaysia One Hundred Fifty (RM150) from Petrol and Ringgit Malaysia Twenty (RM20) from Others).</p>	<p>Yes, the total posted transactions amount for July 2024 that will form part of the minimum spend of Ringgit Malaysia One Thousand (RM1,000) is Ringgit Malaysia Two Thousand Three Hundred Fifty-Five (RM2,355) (which consists of Ringgit Malaysia Four Hundred (RM400) from JomPay, Ringgit Malaysia One Hundred Fifty (RM150) from Groceries &amp; Essentials, Ringgit Malaysia One Thousand Five Hundred (RM1,500) from Online Spend <b>(after deducting RM20)</b>, Ringgit Malaysia One Hundred Thirty-Five (RM135) from Dining, Ringgit Malaysia One Hundred Fifty (RM150) from Petrol and Ringgit Malaysia Twenty (RM20) from Others).</p>

## Suggestions for Document 2

Before	After
<p>Ya, jumlah transaksi tercatat pada Julai 2024 yang dikira sebagai perbelanjaan minimum Ringgit Malaysia Satu Ribu (RM1,000) adalah Ringgit Malaysia Dua Ribu Tiga Ratus Lima Puluh Lima (RM2,355) (yang terdiri daripada Ringgit Malaysia Empat Ratus (RM400) dari JomPAY, Ringgit Malaysia Seratus Lima Puluh (RM150) dari Barang Runcit &amp; Keperluan, Ringgit Malaysia Lapan Puluh (RM1,500) dari Perbelanjaan Dalam Talian <b>(selepas tolak RM20 daripada Pembalikan)</b>, Ringgit Malaysia Seratus Tiga Puluh Lima (RM135) dari Jamu Selera, Ringgit Malaysia Seratus Lima Puluh (RM150) dari Petrol dan Ringgit Malaysia Dua Puluh (RM20) dari Kategori Lain)</p>	<p>Ya, jumlah transaksi tercatat pada Julai 2024 yang dikira sebagai perbelanjaan minimum Ringgit Malaysia Satu Ribu (RM1,000) adalah Ringgit Malaysia Dua Ribu Tiga Ratus Lima Puluh Lima (RM2,355) (yang terdiri daripada Ringgit Malaysia Empat Ratus (RM400) dari JomPAY, Ringgit Malaysia Seratus Lima Puluh (RM150) dari Barang Runcit &amp; Keperluan, Ringgit Malaysia Satu Ribu Lima Ratus (RM1,500) dari Perbelanjaan Dalam Talian <b>(selepas tolak RM20)</b>, Ringgit Malaysia Seratus Tiga Puluh Lima (RM135) dari Jamu Selera, Ringgit Malaysia Seratus Lima Puluh (RM150) dari Petrol dan Ringgit Malaysia Dua Puluh (RM20) dari Kategori Lain)</p>

## No. 8

### Flags: Inaccurate disclosure

Document 1	Document 2
Page(s): 3,4	Page(s): 3
Dining 135 13-Jul (Weekend) 15% 20 20	Jamu Selera <b>200</b> 13-Jul (Hujung Minggu) 15% 20 20

### Explanation

The transaction amount for Dining/Jamu Selera is different between the two documents. Document 1 states RM135, while Document 2 states RM200. This discrepancy could lead to confusion about the actual transaction amount.

### Suggestions for Document 1

Before	After
Dining 135 13-Jul (Weekend) 15% 20 20	Dining 200 13-Jul (Weekend) 15% 20 20

### Suggestions for Document 2

Before	After
Jamu Selera <b>200</b> 13-Jul (Hujung Minggu) 15% 20 20	Jamu Selera <b>135</b> 13-Jul (Hujung Minggu) 15% 20 20

## No. 9

### Flags: Inaccurate disclosure

Document 1	Document 2
Page(s): 3,4	Page(s): 3
Groceries & Essentials 150 13-Jul (Weekend) 10% 15 15	Barangan Runcit & Keperluan <b>450</b> 13-Jul (Hujung Minggu) 10% 15 15

### Explanation

The transaction amount for Groceries & Essentials/Barangan Runcit & Keperluan is different between the two documents. Document 1 states RM150, while Document 2 states RM450. This discrepancy could lead to confusion about the actual transaction amount.

### Suggestions for Document 1

Before	After
Groceries & Essentials 150 13-Jul (Weekend) 10% 15 15	Groceries & Essentials 450 13-Jul (Weekend) 10% 15 15

### Suggestions for Document 2

Before	After
Barangan Runcit & Keperluan <b>450</b> 13-Jul (Hujung Minggu) 10% 15 15	Barangan Runcit & Keperluan <b>150</b> 13-Jul (Hujung Minggu) 10% 15 15