The language used in the provided code is HTML with embedded JavaScript.

This piece of code has several security and functionality issues:

1. **Potential CSRF (Cross-Site Request Forgery) Attack**:

- This code seems to automatically submit a form to `https://saturnbank.com/transfer` when the page is loaded. This pattern is typical of CSRF attacks. If a user is authenticated with `saturnbank.com` and visits a malicious site with this code, they might unintentionally trigger a bank transfer without their knowledge.

2. **Improper Use of Input Attributes**:

- The input field has custom attributes ('bsb', 'accountNo', and 'amount'). In HTML, the '<input>' tag doesn't recognize these as valid attributes. Instead, it should use the 'name' attribute to send data with a form submission. This suggests the form might not even work as intended.

3. **Lack of User Consent**:

- The form is automatically submitted using JavaScript without any user interaction or consent. This is not only a security concern but also a bad user experience.

4. **Potential Violation of Same-Origin Policy**:

- If this code is hosted on a domain other than `saturnbank.com`, browsers will prevent the form from submitting due to the same-origin policy, unless `saturnbank.com` has explicitly allowed cross-origin requests. However, CSRF attacks often exploit exceptions or bypasses in this policy, so this doesn't negate the CSRF concern.

5. **Lack of Input Validation and Sanitization**:

- If this is an example or template meant to be used dynamically, there's no indication that the values ('bsb', 'accountNo', 'amount') are validated or sanitized. This can lead to various attacks if user-generated or untrusted data is inserted into these fields.

To enhance security:

- Always require user interaction for actions, especially critical ones like financial transactions.
- Use proper input attributes as per HTML specifications.
- Implement anti-CSRF tokens in forms to protect against CSRF attacks.

- Ensure that any dynamic content inserted into the page is properly validated and sanitized to prevent security vulnerabilities like XSS (Cross-Site Scripting).

For any web application, especially those dealing with sensitive actions like financial transactions, it's crucial to follow security best practices and regularly review and test the application for vulnerabilities.