

Document Comparison with gpt-4o

- Total Cost: \$0.37004
- Time Taken: 593.1162845999934s

Discrepancies

Total Discrepancies Found: 11

No. 1

Flags: Inaccurate disclosure

Document 1	Document 2
Page: 3	Page: 3
<p>“Eligible Bill Payments” is defined as payment transactions made from the Account via the Hong Leong Connect Online Banking and HLB Connect App (“HLB Connect”) to the following: o Billers listed on the HLB Connect; o JomPAY billers; o FPX (Direct Debit) registered merchants/ billers; and o HLB Credit Card, HLB/ HLISB for Personal/Housing/Car Loan repayments.</p>	<p>“Bayaran Bil Layak” adalah bermaksud transaksi pembayaran yang dibuat daripada Akaun melalui Hong Leong Connect Online Banking dan HLB Connect App (“HLB Connect”) kepada pihak-pihak berikut: o Pengebil yang disenaraikan di dalam HLB Connect; o Pengebil JomPAY; o Pedagang/ pengebil berdaftar dengan FPX (Direct Debit); dan o Kad Kredit HLB, HLB/HLISB Pinjaman/ Pembiayaan Peribadi, Pinjaman/ Pembiayaan Perumahan, Pinjaman/ Pembiayaan Kenderaan dan Pembiayaan ASB-i.”</p>

Explanation: Document 2 includes an additional financial product, ‘Pembiayaan ASB-i’, which is not mentioned in Document 1. This could lead to confusion or misinterpretation regarding the eligible bill payments, as the English version does not list this product.

No. 2

Flags: Inaccurate disclosure

Document 1	Document 2
Page: 4	Page: 4
<p>31. The Securities Trading Feature shall only be available to the Accountholders who have fulfilled the following conditions: 31.1 registered for HLB Connect and applied for the Securities Trading Feature; 31.2 opened a share trading account ("Trading Account") with Hong Leong Investment Bank Berhad ("HLIB") through HLB and a Central Depository System account ("CDS Account") through HLIB which are to be linked to the Account, for the purpose of trading in securities in Bursa Malaysia Securities Berhad ("Bursa Malaysia") and/or other approved securities exchanges as determined by HLB from time to time ("Approved Securities"); 31.3 The Account shall be linked to the Trading Account and CDS Account; and 31.4 All dealings in the Approved Securities shall be executed through HLIB by way of HLIB's electronic investor services known as HLeBroking ("HLeBroking Services") and accessed through HL Connect.</p>	<p>31. Ciri Dagangan Sekuriti hanya akan dibenarkan untuk Pemegang Akaun yang telah memenuhi syarat-syarat berikut: 30.1 Pemegang Akaun telah mendaftar untuk HLB Connect dan telah memohon untuk Ciri Dagangan Sekuriti; 30.2 Pemegang Akaun telah membuka Akaun Dagangan ("Akaun Dagangan") dengan Hong Leong Investment Bank Berhad ("HLIB") melalui HLB dan akaun Pusat Sistem Depositori ("Akaun CDS") melalui HLIB yang akan dihubungkan kepada Akaun untuk tujuan dagangan sekuriti di Bursa Malaysia Securities Berhad ("Bursa Malaysia") dan/ atau bursa sekuriti yang diluluskan yang lain sebagaimana yang ditentukan oleh HLB dari semasa ke semasa ("Sekuriti Yang Diluluskan"); 30.3 Akaun tersebut akan dihubungkan kepada Akaun Dagangan dan Akaun CDS; dan 30.4 Semua urusan niaga Sekuriti Yang Diluluskan akan dilaksanakan melalui HLIB dengan menggunakan perkhidmatan pelabur elektronik HLIB yang dikenali sebagai HLeBroking ("Perkhidmatan HLeBroking") dan diakses melalui HLB Connect."</p>

Explanation: In Document 1, the conditions for the Securities Trading Feature are numbered as 31.1 to 31.4, whereas in Document 2, they are numbered as 30.1 to 30.4. This discrepancy in numbering could lead to confusion or misinterpretation of the conditions, especially if these documents are used in conjunction with other sections that rely on consistent numbering.

No. 3

Flags: Inaccurate disclosure

Document 1	Document 2
Page: 5	Page: 5
34.1.1 The trading limit which shall be made available to the Accountholder to purchase the Approved Securities through HLeBroking Services shall be calculated and determined by HLB, based on the Available Funds ("Trading Limit"), taking into account estimated brokerage and other costs related to the purchase of the Approved Securities ("Transaction Costs").	33.1.1 Had dagangan yang tersedia kepada Pemegang Akaun untuk membeli Sekuriti Yang Diluluskan melalui Perkhidmatan HLeBroking adalah dikira dan ditentukan oleh HLB, berdasarkan Dana Yang Tersedia ("Had Dagangan") dengan mengambil kira anggaran komisen pembrokeran dan kos-kos lain yang berkaitan dengan pembelian Sekuriti Yang Diluluskan ("Kos Transaksi").

Explanation: In Document 1, the sub-clause is numbered as 34.1.1, while in Document 2, it is incorrectly numbered as 33.1.1. This discrepancy in numbering could lead to confusion or misinterpretation of the document structure, especially when referencing specific clauses.

No. 4

Flags: Major deviations from the English version

Document 1	Document 2
Page: 5	Page: 5
[Page: 5] 34.1.2 The Trading Limit will vary from time to time based on the available credit balance in the Account and HLB's computation and determination of the Trading Limit shall be final and conclusive.	[Page: 5] 33.1.2 Had Dagangan akan dipinda dari semasa ke semasa berdasarkan baki kredit yang tersedia di dalam Akaun serta pengiraan dan penentuan Had Dagangan oleh HLB adalah yang terakhir dan muktamad."

Explanation: The section numbering in Document 2 is 33.1.2, whereas in Document 1 it is 34.1.2. This discrepancy in numbering could lead to confusion when referencing specific sections across the documents.

No. 5

Flags: Major deviations from the English version

Document 1	Document 2
Page: 5	Page: 5
34.1.3 For the avoidance of doubt, any securities sold by the Accountholder through the Trading Account will not be taken into account by HLB when determining the Trading Limit prior to the relevant settlement date for such sale.	33.1.3 Bagi mengelakkan keraguan, apa-apa sekuriti yang dijual oleh Pemegang Akaun dengan menggunakan Akaun Dagangan tidak akan diambil kira oleh HLB dalam menentukan Had Dagangan sebelum tarikh penyelesaian jualan tersebut.”

Explanation: The section numbering in Document 2 is 33.1.3, whereas in Document 1 it is 34.1.3. This discrepancy in numbering could lead to confusion when referencing specific sections across the documents.

No. 6

Flags: Major deviations from the English version

Document 1	Document 2
Page: 5	Page: 5
34.1.4 Without prejudice to HLB's rights of calculation and determination as aforesaid, all amounts earmarked for purchase of any Approved Securities (including the Transaction Costs payable) and/or any other banking transactions (including retail spending via Debit Card) shall be deducted from and shall not form part of the Available Funds in calculating the Trading Limit.	33.1.4 Tanpa prejudis kepada hak pengiraan dan penentuan HLB sebagaimana yang dinyatakan sebelum ini, semua amaun yang diperuntukkan untuk pembelian apa-apa Sekuriti Yang Diluluskan (termasuk Kos Transaksi berbayar) dan/atau apa-apa transaksi perbankan yang lain (termasuk perbelanjaan runcit melalui Kad Debit) akan ditolak daripada dan tidak boleh menjadi sebahagian daripada Dana Yang Tersedia bagi pengiraan Had Dagangan."

Explanation: The section numbering in Document 2 is 33.1.4, whereas in Document 1 it is 34.1.4. This discrepancy in numbering could lead to confusion when referencing specific sections across the documents.

No. 7

Flags: Inaccurate disclosure

Document 1	Document 2
Page: 7	Page: 8
" MCF Enabled Account " means the Account of the Accountholder where the MCF has been enabled.	" Akaun Aktif MCF " bermaksud Akaun kepunyaan Pemegang Akaun yang MCF telah Aktif."

Explanation: The term 'MCF Enabled Account' is translated as 'Akaun Aktif MCF' in Document 2. The word 'Enabled' is translated as 'Aktif', which means 'Active' in English. This could lead to confusion as 'Enabled' and 'Active' may imply different states of the account.

No. 8

Flags: Inaccurate disclosure

Document 1	Document 2
Page: 7	Page: 8
(e) receive foreign currencies into the Accountholder's Account through Inward Telegraphic Transfers ; (f) transfer foreign currencies from the Accountholder's Account through Outward Telegraphic Transfers via HLB's branches or HLB Connect;	(e) menerima matawang asing ke dalam Akaun melalui Pemindahan Masuk Telegraf ; (f) memindahkan mata wang asing daripada Akaun Pemegang Akaun melalui Pemindahan Keluar Telegrafik melalui cawangan HLB/HLISB atau HLB Connect;"

Explanation: In Document 1, the terms 'Inward Telegraphic Transfers' and 'Outward Telegraphic Transfers' are used. In Document 2, these are translated as 'Pemindahan Masuk Telegraf' and 'Pemindahan Keluar Telegrafik'. The translation of 'Telegraphic Transfers' is inconsistent, with 'Telegraf' and 'Telegrafik' being used interchangeably, which could lead to confusion.

No. 9

Flags: Inaccurate disclosure

Document 1	Document 2
Page: 8	Page: 8
The Accountholder agrees that HLB shall be entitled to effect any conversion or reconversion of any currencies as required by law, any applicable rules and regulations and/or HLB for payment, deduction, and/or withholding of any fees, charges, taxes or levies. HLB shall not be liable to the Accountholder or any other parties for any loss suffered or incurred by the Accountholders or other parties for any such conversion or reconversion in accordance with this Clause 51 .	Pemegang Akaun bersetuju bahawa HLB berhak untuk melakukan penukaran atau penukaran semula matawang seperti yang disyaratkan oleh undang-undang, sebarang peraturan dan undang-undang yang tersedia ada dan/atau HLB untuk pembayaran, pemotongan, dan / atau penahanan sebarang yuran, caj, cukai atau pungutan. HLB tidak akan bertanggungjawab kepada Pemegang Akaun atau pihak lain atas segala kerugian yang dialami atau ditanggung oleh Pemegang Akaun atau pihak lain untuk sebarang penukaran atau penukaran semula tersebut menurut Klausu 47 ini.”

Explanation: In Document 1, the clause number referenced is Clause 51, which is consistent with the numbering of the clause itself. However, in Document 2, the clause number is incorrectly referenced as Clause 47, which does not match the actual clause number being discussed. This discrepancy could lead to confusion or misinterpretation regarding the applicability of the clause.

No. 10

Flags: Inaccurate disclosure

Document 1	Document 2
Page: 8	Page: 8
For MCF Enabled Account that is considered dormant, before the funds are transferred to the Registrar of Unclaimed Moneys in the manner as provided in Unclaimed Moneys Act 1965, all foreign currencies available in the MCF Enabled Account will be converted back to Ringgit Malaysia based on the day's prevailing board rate which is two (2) calendar days prior to the transfer.	Untuk Akaun Aktif MCF yang dianggap dormant, sebelum dana dipindahkan ke Pendaftar Wang Tidak Dituntut seperti yang diperuntukkan di dalam Akta Wang Tidak Dituntut 1965, semua mata wang asing yang terdapat dalam Akaun Aktif MCF akan ditukar ke Ringgit Malaysia berdasarkan kadar pertukaran asas dua (2) hari kalendar sebelum pemindahan dilakukan.”

Explanation: The term ‘MCF Enabled Account’ in Document 1 is translated as ‘Akaun Aktif MCF’ in Document 2. ‘Enabled’ and ‘Aktif’ (Active) do not convey the same meaning. ‘Enabled’ suggests that the account has a specific feature or capability, whereas ‘Active’ implies that the account is currently in use or operational. This discrepancy could lead to misunderstandings about the status or features of the account.

No. 11

Flags: Missing paragraphs or information

Document 1	Document 2
Page: 8	Page: 9
Overdrawn Position and Interest on Overdrawn Balances 56. Where a debit or non-prearranged overdrawn position arises in the Account for whatsoever reason, the Accountholder shall be liable for and shall make good the amount overdrawn plus interest chargeable which is 4.0% p.a. above BLR on daily rest on the overdrawn balances.	Kedudukan Terlebih Keluar dan Faedah atas Baki Terlebih Dikeluarkan 56. Apabila kedudukan debit atau keadaan terlebih pengeluaran yang tidak diatur terjadi di dalam Akaun, maka Pemegang Akaun akan bertanggungjawab untuk membayar segala jumlah wang yang terlebih keluar ditambah faedah yang boleh dikenakan iaitu 4.0% p.a. melebihi BLR berdasarkan pada baki harian pada baki terlebih keluar.”

Explanation: Document 2 includes an additional section titled ‘Kadar Berlembhan’ with a link (www.hlb.com.my/excess) that is not present in Document 1. This suggests that there might be additional information or a different categorization of fees related to ‘Kadar Berlembhan’ that is not covered in Document 1. This could lead to confusion or misinterpretation regarding the fees and charges applicable to the account and debit card.