

Document Comparison with gpt-4o

- File 1: Foreign Currency Account Terms & Conditions - English.pdf
- File 2: Foreign Currency Account Terms & Conditions - BM.pdf
- Total Cost: \$0.1955
- Time Taken: 272.77885170001537s

Discrepancies

Total Discrepancies Found: 5

No. 1

Flags: Missing paragraphs or information

Document 1	Document 2
In consideration of Hong Leong Bank Berhad (“HLB”) agreeing to allow the customer of HLB (“ Customer”) to open and operate foreign currency account(s) with HLB at the Customer’s request, the Customer hereby agrees, covenants and undertakes to open and operate the Foreign Currency Account(s) upon the General Terms and Conditions of Accounts which shall apply to the Foreign Currency Account unless otherwise indicated herein:	Sebagai balasan kepada persetujuan Hong Leong Bank Berhad (“HLB”) membenarkan pelanggan HLB (“Pelanggan”) membuka serta mengendalikan akaun mata wang asing dengan HLB atas permohonan Pelanggan, maka dengan ini Pelanggan bersetuju, berwaad dan beraku janji untuk membuka dan mengendalikan akaun mata wang asing tertakluk kepada Terma dan Syarat Am Akaun dan terma dan syarat Akaun Mata Wang Asing (“Terma dan Syarat”) melainkan dinyatakan sebaliknya di dalam ini:-

Explanation: Document 2 includes an additional phrase ‘dan terma dan syarat Akaun Mata Wang Asing (“Terma dan Syarat”)’ which is not present in Document 1. This could imply that there are additional terms and conditions specific to the Foreign Currency Account that are not mentioned in Document 1.

No. 2

Flags: Major deviations from the English version

Document 1	Document 2
'Domestic Ringgit Borrowing' means: i. any Borrowing in Ringgit obtained by a Resident from another Resident; or ii. any obligation considered or deemed as Domestic Ringgit Borrowing under any of the FEN	'Peminjaman Ringgit Domestik' bermakna: i. apa-apa Peminjaman dalam Ringgit diperoleh oleh Pemastautin daripada Pemastautin lain; atau ii. apa-apa obligasi dianggap atau disifatkan sebagai Peminjaman Ringgit Domestik di bawah mana-mana FEN

Explanation: The term 'FEN' is used in both documents, but it is not defined in either. This could lead to confusion as the reader may not understand what 'FEN' refers to. It is important for both documents to provide a clear definition of 'FEN' to ensure consistent understanding.

No. 3

Flags: Missing paragraphs or information

Document 1	Document 2
8.2 A physical receipt will be issued for FCY FD placement and withdrawal of FCY FD is NOT allowed without the production of the original receipt by the account holder at any HLB branch.	8.2 Pengeluaran Deposit Tetap Mata Wang Asing sama ada sebahagian atau keseluruhan sebelum tarikh matang hanya boleh dibuat dengan persetujuan HLB, tertakluk kepada apa-apa syarat yang dikenakan oleh HLB, termasuk kehilangan faedah atas Deposit Tetap Mata Wang Asing tersebut.

Explanation: Document 1 mentions that a physical receipt will be issued for FCY FD placement and that withdrawal is not allowed without the original receipt. This information is missing in Document 2, which could lead to confusion about the requirements for withdrawal.

No. 4

Flags: Inaccurate disclosure

Document 1	Document 2
8.3 Withdrawal of FCY FD whether partially, or in full before maturity may be made only with the consent of HLB, subject to any conditions that may be imposed by HLB, including the loss of any interest due on the FCY FD.	8.2 Pengeluaran Deposit Tetap Mata Wang Asing sama ada sebahagian atau keseluruhan sebelum tarikh matang hanya boleh dibuat dengan persetujuan HLB, tertakluk kepada apa-apa syarat yang dikenakan oleh HLB, termasuk kehilangan faedah atas Deposit Tetap Mata Wang Asing tersebut.

Explanation: The content in Document 2 is placed under section 8.2, whereas in Document 1, it is under section 8.3. This could lead to confusion about the structure and order of information, although the content itself is similar.

No. 5

Flags: Major deviations from the English version

Document 1	Document 2
8.4 HLB shall be entitled to deduct from any amounts due to the Customer any withholding or other taxes, duties or charges payable in respect of any income or interest on the amounts placed.	8.3 HLB berhak memotong apa-apa amaun yang pelanggan berhutang bagi apa-apa penahanan atau cukai lain, duti atau caj yang kena dibayar atas pendapatan atau faedah mengikut amaun peletakan.

Explanation: The translation in Document 2 suggests that HLB can deduct amounts that the customer owes, which could imply a broader scope than the specific mention of withholding or other taxes, duties, or charges in Document 1. This could lead to a misunderstanding of what HLB is entitled to deduct.