

# Document Comparison with gpt-4o

- File 1: hlb-pay-and-save-i-tnc-en.pdf
- File 2: hlb-pay-and-save-i-tnc-bm.pdf
- Total Cost: \$1.167792
- Time Taken: 147.41212709993124s

# Discrepancies

Total Discrepancies Found: 23

## No. 1

### Flags: Inaccurate disclosure

Document 1	Document 2
These T&Cs are to be read together as a whole with the General Terms and Conditions of Accounts for Deposits and Islamic Banking Deposits, Debit Card Terms and Conditions and any other relevant terms and conditions as Hong Leong Bank Berhad ("HLB") may impose from time to time with <b>twenty-one (21) calendar days' notice</b> .	T&S ini hendaklah dibaca bersama-sama secara keseluruhan dengan Terma dan Syarat Am bagi Deposit dan Deposit Perbankan Islam, Terma dan Syarat Kad Debit dan mana-mana terma dan syarat lain yang berkaitan seperti yang mungkin dikenakan oleh Hong Leong Bank Berhad ("HLB") dari semasa ke semasa dengan memberi notis <b>dua puluh satu (21) hari kalendar terlebih dahulu</b> .

Explanation: The English document specifies 'twenty-one (21) calendar days' notice' while the Malay document translates it as 'dua puluh satu (21) hari kalendar terlebih dahulu'. The translation is accurate, but the phrasing in Malay could imply a slightly different interpretation, suggesting the notice is given 'in advance' rather than 'notice'.

## No. 2

### Flags: Inaccurate disclosure

Document 1	Document 2
No introducer is required to open the Account and no <b>Passbook</b> will be issued.	Pencadang tidak diperlukan untuk membuka Akaun dan tiada <b>Buku Akaun</b> akan dikeluarkan.

Explanation: The term 'Passbook' in the English document is translated as 'Buku Akaun' in the Malay document. While 'Buku Akaun' can be understood as a passbook, it is more commonly used to refer to an account book, which might lead to confusion.

## No. 3

**Flags: Inaccurate disclosure, Major deviations from the English version**

Document 1	Document 2
o HLB Credit Card, HLB/HLISB for Personal/Housing/Car Loan repayments.	o Kad Kredit HLB, HLB/HLISB Pinjaman/ Pembiayaan Peribadi, Pinjaman/ Pembiayaan Perumahan, Pinjaman/ Pembiayaan Kenderaan <b>dan Pembiayaan ASB-i</b> .

Explanation: Document 2 includes an additional item 'Pembiayaan ASB-i' which is not mentioned in Document 1. This could lead to confusion as it suggests an additional eligible payment category in the Malay version that is not present in the English version.

## No. 4

**Flags: Numbering Difference**

Document 1	Document 2
31. The Securities Trading Feature shall only be available to the Accountholders who have fulfilled the following conditions:	31. Ciri Dagangan Sekuriti hanya akan dibenarkan untuk Pemegang Akaun yang telah memenuhi syarat-syarat berikut:

Explanation: The numbering for the section on the Securities Trading Feature is different between the two documents. In Document 1, it is numbered as 31, while in Document 2, it is also numbered as 31. However, the sub-points under this section are numbered differently, which could lead to confusion.

## No. 5

### Flags: Numbering Difference

Document 1	Document 2
31.1 registered for HLB Connect and applied for the Securities Trading Feature;	30.1 Pemegang Akaun telah mendaftar untuk HLB Connect dan telah memohon untuk Ciri Dagangan Sekuriti;

Explanation: The sub-point numbering under the Securities Trading Feature section differs between the documents. In Document 1, it is 31.1, while in Document 2, it is 30.1. This discrepancy in numbering could cause confusion when referencing specific conditions.

## No. 6

### Flags: Numbering Difference

Document 1	Document 2
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");	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");

Explanation: The sub-point numbering under the Securities Trading Feature section differs between the documents. In Document 1, it is 31.2, while in Document 2, it is 30.2. This discrepancy in numbering could cause confusion when referencing specific conditions.

## No. 7

### Flags: Numbering Difference

Document 1	Document 2
31.3 The Account shall be linked to the Trading Account and CDS Account;	30.3 Akaun tersebut akan dihubungkan kepada Akaun Dagangan dan Akaun CDS;

Explanation: The sub-point numbering under the Securities Trading Feature section differs between the documents. In Document 1, it is 31.3, while in Document 2, it is 30.3. This discrepancy in numbering could cause confusion when referencing specific conditions.

## No. 8

### Flags: Numbering Difference

Document 1	Document 2
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. The link to HLeBroking Services will be made available in HLB Connect as an alternative means for the Accountholder to access HLeBroking Services.	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. Pautan ke Perkhidmatan HLeBroking akan tersedia di HLB Connect sebagai cara alternatif untuk Pemegang Akaun mengakses Perkhidmatan HLeBroking.

Explanation: The sub-point numbering under the Securities Trading Feature section differs between the documents. In Document 1, it is 31.4, while in Document 2, it is 30.4. This discrepancy in numbering could cause confusion when referencing specific conditions.

## No. 9

### Flags: Numbering Difference

Document 1	Document 2
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: The numbering for this section differs between the two documents. In Document 1, it is numbered as 34.1.1, while in Document 2, it is numbered as 33.1.1. This discrepancy in numbering could lead to confusion when referencing specific clauses.

## No. 10

### Flags: Numbering Difference

Document 1	Document 2
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.	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 numbering for this section differs between the two documents. In Document 1, it is numbered as 34.1.2, while in Document 2, it is numbered as 33.1.2. This discrepancy in numbering could lead to confusion when referencing specific clauses.

## No. 11

### Flags: Numbering Difference

Document 1	Document 2
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 numbering for this section differs between the two documents. In Document 1, it is numbered as 34.1.3, while in Document 2, it is numbered as 33.1.3. This discrepancy in numbering could lead to confusion when referencing specific clauses.

## No. 12

### Flags: Numbering Difference

Document 1	Document 2
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 numbering for this section differs between the two documents. In Document 1, it is numbered as 34.1.4, while in Document 2, it is numbered as 33.1.4. This discrepancy in numbering could lead to confusion when referencing specific clauses.

## No. 13

### Flags: Inaccurate disclosure

Document 1	Document 2
39. The Securities Trading Bonus Interest shall be calculated on a tiered basis based on the total amount of trades by the Accountholder in a calendar month ("Total Monthly Traded Amount" or "MTA").	39. Faedah Bonus Dagangan Saham atas baki kredit yang tersedia di dalam akan dikira secara berperingkat berdasarkan jumlah amaun dagangan oleh Pemegang Akaun dalam bulan kalendar ("Jumlah Amaun Dagangan Bulanan" atau "MTA").

Explanation: In Document 2, there is an additional phrase 'atas baki kredit yang tersedia di dalam' which translates to 'on the available credit balance in'. This phrase is not present in Document 1, which could lead to a different interpretation of how the bonus interest is calculated.

## No. 14

### Flags: Inaccurate disclosure

Document 1	Document 2
(f) transfer foreign currencies from the Accountholder's Account through Outward Telegraphic Transfers via HLB's branches or HLB Connect;	(f) memindahkan mata wang asing daripada Akaun Pemegang Akaun melalui Pemindahan Keluar Telegrafik melalui cawangan HLB/HLISB atau HLB Connect;

Explanation: Document 1 mentions 'HLB's branches' while Document 2 specifies 'cawangan HLB/HLISB'. The inclusion of 'HLISB' in Document 2 is not present in Document 1, which could lead to confusion about the branches involved in the service.



## No. 15

### Flags: Numbering Difference

Document 1	Document 2
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 <b>Clause 51</b> .	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 <b>Klausu 47</b> ini.

Explanation: The numbering of the clause referenced at the end of the paragraph differs between the two documents. Document 1 refers to Clause 51, while Document 2 refers to Clause 47. This discrepancy could lead to confusion about which clause is being referenced.

## No. 16

### Flags: Missing paragraphs or information

Document 1	Document 2
<p>Fees and Charges 55. Standard fees and charges of the Account and Debit Card shall apply. Please visit our website addresses below or scan the QR codes below for more information. Pay&amp;Save (i.e. the Account) is classified as a current account, please refer to the Current Account section of the Fees &amp; Charges. Account Debit Card <a href="http://www.hlb.com.my/depositcharges">www.hlb.com.my/depositcharges</a> <a href="http://www.hlb.com.my/dc1">www.hlb.com.my/dc1</a></p>	<p>Fi &amp; Caj dan Kadar Berlebihan 55. Fi dan caj standard Akaun, Kad Debit dan Kadar Berlebihan adalah terpakai dan boleh didapati di Laman Sesawang HLB Akaun Kad Debit Kadar Berlebihan <a href="http://www.hlb.com.my/depositcharges">www.hlb.com.my/depositcharges</a> <a href="http://www.hlb.com.my/dc1">www.hlb.com.my/dc1</a> <a href="http://www.hlb.com.my/excess">www.hlb.com.my/excess</a></p>

Explanation: Document 2 includes an additional category 'Kadar Berlebihan' (Excess Rates) and a corresponding URL ([www.hlb.com.my/excess](http://www.hlb.com.my/excess)) that is not present in Document 1. This could lead to confusion or incomplete information for users relying on Document 1.

## No. 17

### Flags: Inaccurate disclosure

Document 1	Document 2
<p>54. 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 <b>day's prevailing board rate which is two (2) calendar days prior to the transfer.</b></p>	<p>54. 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 <b>kadar pertukaran asas dua (2) hari kalendar sebelum pemindahan dilakukan.</b></p>

Explanation: The translation in Document 2 uses 'kadar pertukaran asas' which translates to 'basic exchange rate', whereas Document 1 specifies 'day's prevailing board rate'. This could lead to a misunderstanding of the exchange rate used for conversion.

## No. 18

### Flags: Numbering Difference

Document 1	Document 2
Overdrawn Position and Interest on Overdrawn Balances <b>56</b> . 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 <b>56</b> . 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: The numbering of the sections is consistent between both documents for this paragraph.

## No. 19

### Flags: Numbering Difference

Document 1	Document 2
Account Statements <b>57</b> . Account statements will be issued on a monthly basis.	Penyata Akaun <b>57</b> . Penyata akaun akan dikeluarkan pada setiap bulan

Explanation: The numbering of the sections is consistent between both documents for this paragraph.

## No. 20

### Flags: Numbering Difference

Document 1	Document 2
Product Feature Variation <b>58</b> . HLB shall be entitled to amend, vary or alter any of the product features for this Account at any time in accordance with Clause 59 of these T&Cs.	Ciri-Ciri Produk Variasi <b>58</b> . HLB berhak untuk meminda, mengubah atau mengubah mana-mana ciri produk untuk Akaun ini pada bila-bila masa mengikut Klausula 59 terma dan syarat ini.

Explanation: The numbering of the sections is consistent between both documents for this paragraph.

## No. 21

### Flags: Numbering Difference

Document 1	Document 2
General <b>59</b> . Amendments: HLB reserves the right at any time with twenty-one (21) calendar days' notice to add, delete, suspend or vary the terms and conditions contained herein, wholly or in part, at its discretion by way of posting on HLB's Website, or in any manner deemed suitable by HLB. Accountholders agree to access the website at regular time intervals to view the terms and conditions and ensure they are kept up-to-date on any change or variation to the terms and conditions.	Umum <b>59</b> . Pindaan: HLB mempunyai hak pada bila-bila masa dengan memberi notis dua puluh satu (21) hari kalendar terlebih dahulu untuk menambah, menggugurkan, menggantung atau meminda terma dan syarat yang terkandung di sini, sama ada secara keseluruhan atau sebahagian, menurut budi bicaranya yang mutlak dengan menyiarkannya di Laman Sesawang HLB atau dengan apa-apa cara yang dianggap sesuai oleh HLB. Pemegang Akaun bersetuju untuk mengakses laman sesawang tersebut dari semasa ke semasa untuk menyemak terma dan syarat dan memastikan supaya apa-apa perubahan atau pindaan kepada terma dan syarat sentiasa diikuti.

Explanation: The numbering of the sections is consistent between both documents for this paragraph.

## No. 22

### Flags: Numbering Difference

Document 1	Document 2
Misuse of Account <b>60</b> . All Accountholders are reminded to always protect their Accounts and never allow it to be used by anyone other than themselves. Any misuse of the Account can or may lead to legal action.	Penyalahgunaan Akaun <b>60</b> . Semua Pemegang Akaun diingatkan untuk sentiasa melindungi akaun mereka dan jangan sekali-kali membenarkannya digunakan oleh sesiapa selain daripada mereka sendiri. Sebarang penyalahgunaan akaun boleh atau boleh membawa kepada tindakan undang-undang.

Explanation: The numbering of the sections is consistent between both documents for this paragraph.

## No. 23

### Flags: Numbering Difference

Document 1	Document 2
Member of PIDM. Hong Leong Pay&Save Account is protected by Perbadanan Insurans Deposit Malaysia up to RM250,000 for each depositor. If you have any enquiries regarding the terms and conditions and/or require a copy of the Bahasa Malaysia version, please email us at <a href="mailto:hlonline@hlbb.hongleong.com.my">hlonline@hlbb.hongleong.com.my</a> or call 03-76268899. Sekiranya anda mempunyai sebarang pertanyaan mengenai terma dan syarat dan/atau memerlukan Salinan terma dan syarat dalam versi Bahasa Malaysia, sila e-mel kami di <a href="mailto:hlonline@hlbb.hongleong.com.my">hlonline@hlbb.hongleong.com.my</a> atau hubungi 03-76268899.	Ahli PIDM. Akaun Hong Leong Pay&Save dilindungi oleh Perbadanan Insurans Deposit Malaysia setakat RM250,000 bagi setiap pendeposit. Sekiranya anda mempunyai sebarang pertanyaan mengenai terma dan syarat dan/atau memerlukan Salinan terma dan syarat dalam versi Bahasa Malaysia, sila e-mel kami di <a href="mailto:hlonline@hlbb.hongleong.com.my">hlonline@hlbb.hongleong.com.my</a> atau hubungi 03-76268899. If you have any enquiries regarding the terms and conditions and/or require a copy of the Bahasa Malaysia version, please email us at <a href="mailto:hlonline@hlbb.hongleong.com.my">hlonline@hlbb.hongleong.com.my</a> or call 03-76268899.

Explanation: The numbering of the sections is consistent between both documents for this paragraph.