

Document Comparison with gpt-4o

- File 1: hlb-3-in-1-junior-savings-account-tnc-en.pdf
- File 2: hlb-3-in-1-junior-savings-account-tnc-bm.pdf
- Total Cost: \$0.068465
- Time Taken: 45.11878130026162s

Discrepancies

Total Discrepancies Found: 7

No. 1

Flags: Inaccurate disclosure

Document 1	Document 2
(e) Monthly e-statement is made available on Connect .	(e) Penyata e-bulanan adalah tersedia di HLB Connect .

Explanation: Document 1 refers to 'Connect' while Document 2 specifies 'HLB Connect'. This could lead to confusion if 'Connect' is a different service or platform than 'HLB Connect'.

No. 2

Flags: Inaccurate disclosure, Major deviations from the English version

Document 1	Document 2
A JFD entered into before Effective Date for a 12-month tenure maturing on 31 August 2021 will enjoy interest crediting on a monthly basis. Upon maturity, the said JFD is renewed for another 12 months. Interests for this renewed JFD will only be paid at the end of the 12-month tenure on 31 August 2022 .	JFD yang dimasukkan sebelum Tarikh Berkuatkuasa untuk tempoh 12 bulan, dan matang pada 31 Julai 2021 , akan menikmati pengkreditan keuntungan setiap bulan. Setelah matang, JFD tersebut akan diperbaharui selama 12 bulan lagi. Keuntungan diperolehi dari JFD yang diperbaharui ini hanya akan dibayar pada akhir tempoh 12 bulan iaitu pada 31 Julai 2022 .

Explanation: The maturity dates in Document 1 are stated as 31 August 2021 and 31 August 2022, whereas in Document 2, they are stated as 31 July 2021 and 31 July 2022. This discrepancy in dates could lead to confusion regarding the actual maturity and renewal dates of the JFD.

No. 3

Flags: Inaccurate disclosure, Major deviations from the English version

Document 1	Document 2
(e) Any placement made to the JFD is receiptless. All transactions and activity of JFD will be reflected in the 3-in-1 JA monthly e-statement.	(e) Tiada resit akan dikeluarkan untuk peletakan JFD. Semua transaksi dan aktiviti JFD akan dipaparkan dalam penyata elektronik bulanan Akaun Junior 3-dalam-1 .

Explanation: The term '3-in-1 JA' in Document 1 is translated as 'Akaun Junior 3-dalam-1' in Document 2. This translation may not accurately convey the same meaning if 'JA' is an abbreviation that does not directly translate to 'Junior'. This could lead to misunderstanding about the type of account being referred to.

No. 4

Flags: Inaccurate disclosure

Document 1	Document 2
(v) Interest for JFD placement via SI from JSA will be based on the JFD prevailing board rate for the respective Tenure and reflected in the 3-in-1 JA monthly e-statement .	(v) Keuntungan bagi peletakan JFD melalui SI daripada JSA berdasarkan kadar semasa JFD bagi Tempoh berkenaan dan dipaparkan dalam penyata elektronik bulanan Akaun Junior 3-dalam-1 .

Explanation: The English document refers to the '3-in-1 JA monthly e-statement,' while the Malay document refers to 'penyata elektronik bulanan Akaun Junior 3-dalam-1.' The term 'JA' in the English version is not directly translated to 'Akaun Junior' in the Malay version, which could lead to confusion about whether they refer to the same account type or statement.

No. 5

Flags: Inaccurate disclosure

Document 1	Document 2
Partial withdrawals of JFD are permissible with a minimum withdrawal of Ringgit Malaysia Three Thousand (RM3,000) or in multiples of Ringgit Malaysia Three Thousand (RM3,000) or any other amount to be determined by HLB at any time with twenty-one (21) calendar days' prior notice provided that the minimum balance of the JFD has to be maintained at Ringgit Malaysia Three Thousand (RM3,000) after such partial withdrawals.	Pengeluaran sebahagian JFD adalah dibenarkan dengan pengeluaran minimum sebanyak Ringgit Malaysia Tiga Ribu (RM3,000) atau dalam gandaan Ringgit Malaysia Satu Ribu (RM1,000) atau apa-apa amaun lain yang akan ditentukan oleh HLB pada bila-bila masa dengan memberi notis awal dua puluh satu (21) hari.

Explanation: The English document specifies that partial withdrawals can be made in multiples of RM3,000, whereas the Malay document states that withdrawals can be made in multiples of RM1,000. This discrepancy could lead to confusion about the permissible withdrawal amounts.

No. 6

Flags: Inaccurate disclosure

Document 1	Document 2
5.0 Conversion of the 3-in-1 JA benefits once the beneficiary attains the age of eighteen (18) years (a) All benefits extended under the 3-in-1 JA will end effectively on the following month after the beneficiary attains the age of eighteen (18). The JSA will be automatically converted into a normal savings account ("Savings Account") in the joint names of the Customer as the primary accountholder and beneficiary as the joint accountholder.	5.0 Penukaran manfaat JA 3-dalam-1 apabila benefisiari mencapai umur lapan belas (18) tahun (a) Segala manfaat di bawah JA 3-dalam-1 akan ditamatkan pada bulan berikutnya setelah benefisiari mencapai umur lapan belas (18) tahun. JSA akan bertukar secara automatik kepada akaun Hong Leong simpanan ("Akaun Simpanan") atas nama bersama Pelanggan sebagai pemegang akaun utama dan benefisiari sebagai pemegang akaun bersama.

Explanation: In Document 1, the JSA is converted into a 'Savings Account', whereas in Document 2, it is specified as 'akaun Hong Leong simpanan'. The mention of 'Hong Leong' in Document 2 could imply a specific bank, which is not indicated in Document 1, potentially misleading the reader about the nature of the account.

No. 7

Flags: Missing paragraphs or information

Document 1	Document 2
<p>If you have any enquiries regarding the terms and conditions and/or require a copy of the Bahasa Malaysia version, you may seek clarification from our staff who attended to you. Alternatively, please email us at hlonline@hlbb.hongleong.com.my Sekiranya anda mempunyai sebarang pertanyaan mengenai terma dan syarat dan/atau memerlukan salinan terma dan syarat dalam versi Bahasa Malaysia, anda boleh mendapatkan penjelasan daripada kakitangan kami yang membantu anda. Sebagai alternatif, sila e-mel kami di hlonline@hlbb.hongleong.com.my.</p>	<p>Sekiranya anda mempunyai sebarang pertanyaan mengenai terma dan syarat, anda boleh mendapatkan penjelasan daripada kakitangan kami yang membantu anda. Sebagai alternatif, sila e-mel kami di hlonline@hlbb.hongleong.com.my</p>

Explanation: Document 1 includes a section about requiring a copy of the terms and conditions in the Bahasa Malaysia version, which is missing in Document 2. This could lead to a lack of information for those who need the document in Bahasa Malaysia.