

# 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: \$0.223252
- Time Taken: 60.29924289975315s

# Discrepancies

Total Discrepancies Found: 9

## No. 1

**Flags: Inaccurate disclosure, Outdated information**

Document 1	Document 2
Illustration: A JFD entered into before Effective Date for a 12-month tenure maturing on <b>31 August 2021</b> 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 <b>31 August 2022</b> .	Ilustrasi: JFD yang dimasukkan sebelum Tarikh Berkuatkuasa untuk tempoh 12 bulan, dan matang pada <b>31 Julai 2021</b> , 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 <b>31 Julai 2022</b> .

Explanation: The maturity dates in the illustration differ between the two documents. Document 1 states the maturity date as 31 August 2021 and the renewed maturity date as 31 August 2022, while Document 2 states these dates as 31 July 2021 and 31 July 2022, respectively. This discrepancy could lead to confusion regarding the actual maturity dates of the JFD.

## No. 2

**Flags: 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 <b>3-in-1 JA monthly e-statement</b> .	(e) Tiada resit akan dikeluarkan untuk peletakan JFD. Semua transaksi dan aktiviti JFD akan dipaparkan dalam <b>penyata elektronik bulanan Akaun Junior 3-dalam-1</b> .

Explanation: The term '3-in-1 JA monthly e-statement' in Document 1 is translated as 'penyata elektronik bulanan Akaun Junior 3-dalam-1' in Document 2. The translation may not accurately convey the same meaning if 'JA' and 'Akaun Junior' refer to different account types or products. This could lead to misunderstandings about which account statement the JFD transactions will appear in.

## No. 3

### Flags: Inaccurate disclosure

Document 1	Document 2
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.	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 'Akaun Junior' is not mentioned in the English version, which could lead to confusion about whether the same account type is being referred to in both documents.

## No. 4

### 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: In Document 1, partial withdrawals are allowed in multiples of RM3,000, whereas in Document 2, it states multiples of RM1,000. This discrepancy could lead to confusion regarding the permissible withdrawal amounts.

## No. 5

### Flags: Inaccurate disclosure

Document 1	Document 2
(iv) Connect: i.e. Log on to <a href="https://s.hongleongconnect.my/">https://s.hongleongconnect.my/</a> and transfer from any CASA/CASA-i into the <b>sixteen (16) digit JDC number</b> . i.e. Reload via Connect is free of charge.	(iv) Connect: i.e. Layari <a href="https://s.hongleongconnect.my/">https://s.hongleongconnect.my/</a> dan pindahkan daripada mana-mana CASA/CASA-i ke dalam <b>nombor JDC- i enam belas (16) digit</b> . i.e. Isian semula menerusi Connect adalah percuma.

Explanation: In Document 2, the term 'JDC-i' is used instead of 'JDC' as in Document 1. This could lead to confusion as it suggests a different type of JDC number, potentially altering the meaning or interpretation of the content.

## 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 (i.e. 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 <b>akaun Hong Leong simpanan</b> (i.e. Akaun Simpanan) atas nama bersama Pelanggan sebagai pemegang akaun utama dan benefisiari sebagai pemegang akaun bersama.

Explanation: In Document 2, the savings account is referred to as ‘akaun Hong Leong simpanan’, which specifies a particular bank (Hong Leong). Document 1 does not specify a bank, referring to it as a ‘normal savings account’. This could lead to confusion about whether the account is specific to Hong Leong or any bank.

## No. 7

### Flags: Inaccurate disclosure

Document 1	Document 2
(b) HLB <b>does not reserve the right to change</b> such mode or manner of cash withdrawal at any time with twenty-one (21) calendar days $\frac{1}{2}$ prior notice.	(b) HLB <b>berhak mengubah</b> kaedah atau cara pengeluaran tunai pada bila-bila masa dengan memberi notis awal dua puluh satu (21) hari.

Explanation: In Document 1, it states that HLB does not reserve the right to change the mode or manner of cash withdrawal, whereas Document 2 states that HLB reserves the right to change it. This is a significant discrepancy as it alters the meaning of the policy regarding HLB’s rights.

## No. 8

### Flags: Inaccurate disclosure

Document 1	Document 2
(e) For the full list of <b>test</b> , please visit our website <a href="http://www.hlb.com.my/dc1">www.hlb.com.my/dc1</a> or scan here:	(e) Untuk senarai penuh <b>yuran dan caj</b> , sila layari laman sesawang kami di <a href="http://www.hlb.com.my/dc1">www.hlb.com.my/dc1</a> atau imbas kod di bawah.

Explanation: Document 1 mentions ‘test’ which seems to be a typographical error, whereas Document 2 correctly refers to ‘yuran dan caj’ (fees and charges). This could lead to confusion about what information is available on the website.

## No. 9

### Flags: Missing paragraphs or information

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

Explanation: Document 1 includes an additional clause about requiring a copy of the terms and conditions in the Bahasa Malaysia version, which is missing in Document 2. This could be significant for users who need the document in Bahasa Malaysia, as it informs them of the availability of such a version.