

Document Comparison with gpt-4o

- Total Cost: \$0.208842
- Time Taken: 310.07146599999396s

Discrepancies

Total Discrepancies Found: 9

No. 1

Flags: Inaccurate disclosure, Major deviations from the English version

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 category for ‘Pembiayaan ASB-i’ (ASB-i financing) which is not mentioned in Document 1. This could lead to confusion or misinterpretation as it suggests an additional eligible payment category not present in the English version.

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");</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");"</p>

Explanation: In Document 1, the conditions for the Securities Trading Feature are numbered as 31.1 and 31.2. However, in Document 2, they are incorrectly numbered as 30.1 and 30.2. This discrepancy in numbering could lead to confusion or misinterpretation of the conditions.

No. 3

Flags: Inaccurate disclosure

Document 1	Document 2
Page: 4	Page: 4
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. The link to HLeBroking Services will be made available in HLB Connect as an alternative means for the Accountholder to access HLeBroking Services.	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. Pautan ke Perkhidmatan HLeBroking akan tersedia di HLB Connect sebagai cara alternatif untuk Pemegang Akaun mengakses Perkhidmatan HLeBroking."

Explanation: The numbering of clauses in Document 2 is different from Document 1. Document 1 uses '31.3' and '31.4', whereas Document 2 uses '30.3' and '30.4'. This discrepancy in numbering could lead to confusion when referencing specific clauses.

No. 4

Flags: Inaccurate disclosure

Document 1	Document 2
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Any purchase of the Approved Securities by the Accountholder by way of the Trading Account opened pursuant to Clause 31.2 above shall be subject to Available Funds (as defined under Clause 33 below).	Setiap belian Sekuriti Yang Diluluskan oleh Pemegang Akaun dengan menggunakan Akaun Dagangan yang dibuka menurut Klausu 31.2 di atas adalah tertakluk kepada Dana Yang Tersedia (seperti yang ditakrifkan dalam Klausu 33 di bawah)."

Explanation: The reference to 'Clause 31.2' in Document 1 is inconsistent with the clause numbering in Document 2, which should logically refer to 'Klausu 30.2' based on the previous numbering discrepancy. This inconsistency could lead to misunderstandings about which clause is being referenced.

No. 5

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-section 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.

No. 6

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. 7

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. 8

Flags: Major deviations from the English version

Document 1	Document 2
Page: 5	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.	[Page: 5] 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 or misalignment when referencing specific sections across the documents.

No. 9

Flags: Inaccurate disclosure

Document 1	Document 2
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(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 specifies that outward telegraphic transfers can be done via HLB's branches, whereas Document 2 mentions both HLB and HLISB branches. This discrepancy could lead to confusion about which branches are authorized for such transactions.