

Document Comparison with gpt-4o

- File 1: Debit Card Terms and Conditions - EN.pdf
- File 2: Debit Card Terms and Conditions - BM.pdf
- Total Cost: \$1.04615
- Time Taken: 447.1562928999774s

Discrepancies

Total Discrepancies Found: 10

No. 1

Flags: Inaccurate disclosure

Document 1	Document 2
1.36 “MCF Enabled Account” means the Account of the Cardholder where the MCF (as defined under Clause 1.45 herein) has been enabled, which may include a Retail Purchase Account .	1.36 “Akaun Diaktifkan MCF” bermaksud Akaun Pemegang Kad di mana MCF (seperti yang ditakrifkan dalam Klausa 1.45 di sini) telah diupayakan, yang mungkin termasuk akaun yang dipautkan ke Kad Debit. telah diaktifkan, yang mungkin termasuk Akaun Pembelian Runcit.

Explanation: Document 2 includes an additional phrase ‘akaun yang dipautkan ke Kad Debit. telah diaktifkan,’ which is not present in Document 1. This could lead to a different interpretation of what accounts are included under ‘MCF Enabled Account’.

No. 2

Flags: Inaccurate disclosure

Document 1	Document 2
1.39 “Monthly Statement Fee” means fees per month imposed on the Cardholder for the monthly printed Statement .	1.39 “Fi Penyata Bulanan” bermaksud fi bulanan yang dikenakan ke atas Pemegang Kad untuk penyata bulanan Kad Debit yang dicetak.

Explanation: Document 2 specifies that the fee is for a ‘Debit Card’ statement, whereas Document 1 refers to a ‘Statement’ in general. This could imply a narrower scope in Document 2.

No. 3

Flags: Missing paragraphs or information

Document 1	Document 2
1.42 “MyDebit” means a domestic Debit Card scheme that allows the Cardholder to make payment for goods and/or services in-store, online store or withdraw cash at the participating Authorised Merchant by debiting directly from the Cardholder’s Retail Purchase Account.	1.42 “MyDebit” bermaksud suatu skim kad debit domestik yang membenarkan Pemegang Kad untuk membuat bayaran bagi pembelian barangan dan/atau perkhidmatan dengan mendebit secara langsung dari Akaun Pembelian Runcit Pemegang Kad.

Explanation: Document 2 does not mention the ability to make payments online or withdraw cash, which are features included in Document 1. This omission could lead to misunderstandings about the capabilities of the MyDebit scheme.

No. 4

Flags: Misleading statements or features

Document 1	Document 2
<p>5.4 If the Cardholder for any reason whatsoever does not, within fourteen (14) days, notify the Bank in writing of any error in the Statement, and in the absence of any obvious error on the face of the statement or fraud by the Bank then the Cardholder shall be deemed to have accepted the records and entries in the Statement as correct, final and conclusive. The Statement shall be considered conclusive and binding on the Cardholder and the Cardholder's legal representatives and successors.</p>	<p>5.4 Jika atas sebarang sebab Pemegang Kad tidak memaklumkan kepada Bank secara bertulis dalam masa empat belas (14) hari tentang sebarang percanggahan di dalam Penyata dan sekiranya tiada sebarang kesilapan yang jelas pada muka penyata atau penipuan oleh Bank, maka Pemegang Kad akan dianggap telah menerima rekod dan catatan di dalam Penyata sebagai betul, akhir dan muktamad. Penyata itu harus dianggap sebagai muktamad dan terikat kepada Pemegang Kad, wakil perundangan dan pengganti Pemegang Kad, dan sebarang tuntutan atau dakwa terhadap Bank yang mendakwa Penyata itu adalah salah adalah tidak sah.</p>

Explanation: Document 2 includes an additional statement that any claims or accusations against the Bank alleging that the Statement is incorrect are invalid. This clause is not present in Document 1, which could potentially mislead the Cardholder into believing they have no recourse for disputing the Statement after the 14-day period, whereas Document 1 does not explicitly state this limitation.

No. 5

Flags: Missing paragraphs or information

Document 1	Document 2
<p>8.1 The Cardholder fully understands that failure to take reasonable care and precaution in the safekeeping of the Debit Card may expose the Cardholder to the consequences of theft, loss and/or fraudulent use of the Debit Card. The Cardholder shall use all precautions to prevent or guard against such an event. If such an event occurs, the Cardholder shall:</p> <p>(i) If the event occurred in Malaysia - Upon discovery of such event, immediately notify the Bank via HLB Contact Centre at 03-76268899 or the National Scam Response Centre (NSRC) at 997.</p> <p>(ii) If the event occurred overseas – Notify Visa Travel Service Centre or any member of Mastercard or its nearest affiliates.</p>	<p>8.1 Pemegang Kad harus mengambil segala langkah keselamatan untuk mengelakkan Kad Debit daripada kehilangan atau kecurian dan Pemegang Kad tidak boleh meninggalkan Kad Debit tanpa dijaga atau mendedahkan PIN dan/atau butiran Kad Debit kepada mana-mana pihak ketiga. Sekiranya berlaku kehilangan dan/atau kecurian Kad Debit dan/atau pendedahan PIN dan/atau butiran kepada pihak yang tidak dibenarkan, Pemegang Kad apabila menyedarinya hendaklah memaklumkan kepada Bank dengan secepat yang munasabah boleh dilaksanakan selepas itu (jika perkara tersebut berlaku di Malaysia) atau Visa Travel Service Centre atau mana-mana ahli Mastercard atau sekutu terdekatnya (jika perkara tersebut berlaku di luar negara). Pemegang Kad memahami sepenuhnya bahawa kegagalan untuk menjaga dan mengambil langkah keselamatan yang munasabah dalam penyimpanan Kad Debit boleh mendedahkan Pemegang Kad kepada risiko kecurian dan/atau penggunaan tanpa kebenaran Kad Debit.</p>

Explanation: Document 1 specifies that the cardholder must immediately notify specific centers (HLB Contact Centre or NSRC) upon discovery of theft or loss in Malaysia, which is not explicitly mentioned in Document 2. Document 2 only mentions notifying the bank as soon as reasonably possible without specifying the immediate nature or the specific centers.

No. 6

Flags: Missing paragraphs or information

Document 1	Document 2
<p>8.6 The Cardholder would not be liable for unauthorised transactions which require PIN verification or signature verification or with contactless card, provided always that the Cardholder has not: (i) acted fraudulently; (ii) delayed in notifying the Bank as soon as reasonably after having discovered: (a) any loss or unauthorised use of the Card; or (b) any security breach of the Cardholder banking credentials or the loss of a security device; (iii) voluntarily disclosed the PIN and banking credentials such as access identity (ID) and passcode to a third party; (iv) recorded the PIN on the Card or on anything kept in close proximity with the Card; (v) left the Card or an item containing the Card unattended in places visible and accessible to others; or (vi) voluntarily allowed another person to use the Card and the Cardholder has taken reasonable steps to keep the Cardholder's security device secure at all times as well as has cooperated with the Bank in the investigation.</p>	<p>8.6 Pemegang Kad tidak akan dipertanggungjawab ke atas urus niaga tanpa kebenaran kad-hadir yang memerlukan pengesahan PIN atau tandatangan yang telah disahkan atau penggunaan kad tanpa-sentuh, dengan syarat Pemegang Kad tidak: (i) melakukan penipuan; (ii) tangguh dalam memaklum Bank secepat mungkin setelah diketahui kehilangan atau penggunaan tanpa kebenaran Kad Kredit; (iii) secara sukarela mendedahkan PIN kepada orang lain; (iv) mencatatkan PIN pada Kad Kredit atau pada apa-apa yang disimpan berdekatan dengan Kad; (v) meninggalkan Kad Kredit atau apa-apa yang mengandungi Kad Kredit tanpa jagaan di mana-mana tempat yang boleh dilihat dan diakses oleh orang lain; atau (vi) secara sukarela membenarkan orang lain untuk menggunakan Kad.</p>

Explanation: Document 2 does not include information about the security breach of banking credentials or the loss of a security device, nor does it mention the requirement for the Cardholder to take reasonable steps to keep the security device secure and cooperate with the Bank in investigations. These omissions could lead to a misunderstanding of the Cardholder's responsibilities and liabilities.

No. 7

Flags: Inaccurate disclosure

Document 1	Document 2
9.1 The Cardholder may at any time terminate the use of the Debit Card by written notice to the Bank and returning the Debit Card cut in half to the Bank. No refund of the Fee or any part thereof will be made to the Cardholder and the Cardholder shall be and remain liable for any transaction effected through the use of the Debit Card prior to termination of the Cardholder's Debit Card.	9.1 Pemegang Kad boleh pada bila-bila masa, menamatkan penggunaan Kad Debit dengan memberikan makluman bertulis kepada Bank dan mengembalikan Kad Debit yang dipotong dua kepada Bank. Tiada kembalian Fi atau sebahagiannya akan dibuat kepada Pemegang Kad dan Pemegang Kad akan dan kekal bertanggungjawab ke atas sebarang transaksi yang dilakukan menggunakan Kad Debit sebelum Bank menerima makluman bertulis mengenai penamatan dan pengembalian Kad Debit dipotong dua kepada Bank.

Explanation: In Document 1, the Cardholder remains liable for transactions made prior to the termination of the Debit Card. However, in Document 2, the liability extends until the Bank receives written notice and the cut Debit Card, which could imply a longer period of liability for the Cardholder.

No. 8

Flags: Missing paragraphs or information

Document 1	Document 2
10.3 The Annual Fee is not chargeable on the issuance of the Debit Card and it will only be charged on the anniversary date. The Annual Fee may be varied by the Bank from time to time with twenty-one (21) calendar days' prior notice via the Bank's Websites or in other manner the Bank deems fit.	10.3 Fi Tahunan tidak akan dikenakan semasa pengeluaran Kad Debit dan hanya akan dikenakan pada tarikh ulang tahun. Fi Tahunan boleh diubah oleh Bank dari semasa ke semasa. Fi Tahunan tidak akan dikembalikan.

Explanation: Document 2 includes an additional statement that the Annual Fee is non-refundable, which is not mentioned in Document 1. This could significantly impact the cardholder's understanding of the terms regarding the Annual Fee.

No. 9

Flags: Inaccurate disclosure

Document 1	Document 2
10.2 ... For the full list of fees and charges, please visit our website www.hlb.com.my/dc1 or scan here:	10.2 ... Untuk senarai fi dan caj yang lengkap, sila layari laman web kami www.hlb.com.my/dc2 atau imbas di sini:

Explanation: The URLs provided in both documents for accessing the full list of fees and charges are different. This could lead to confusion or difficulty in accessing the correct information.

No. 10

Flags: Inaccurate disclosure

Document 1	Document 2
11.2 In the event the Cardholder is required by law to make any deduction or withholding from the Fee and/or all other monies payable to the Bank under these T&Cs in respect of any Tax or otherwise, the sum payable by the Cardholder in respect of which the deduction or withholding is required shall be increased so that the net Fee and/or the net amount of monies received by the Bank is equal to that which the Bank would otherwise have received had no deduction or withholding been required or made.	11.2 Pada sebarang masa atau keadaan dimana Pemegang Kad dituntut oleh undang-undang untuk membuat sebarang potongan atau menahan dari yuran perkhidmatan dan/atau semua wang lain yang kena dibayar kepada di bawah T&S ini berkaitan dengan Cukai atau sebaliknya, jumlah yang kena dibayar oleh Pemegang Kad dalam hal di mana potongan atau penahanan cukai diperlukan akan ditambah supaya yuran perkhidmatan dan/atau jumlah bersih wang yang diterima oleh Bank kekal dengan apa yang Bank sepatutnya menerima jika sebarang potong atau pengecualian tidak dikenakan.

Explanation: Document 1 specifies that the deductions or withholdings are from monies payable to 'the Bank' under the T&Cs, whereas Document 2 omits 'the Bank' in this context, which could lead to confusion about to whom the payments are due.