

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: \$0.800707
- Time Taken: 68.69084409996867s

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Flags: Inaccurate disclosure, Outdated information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 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 .	Ilustrasi: 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 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.

No. 2

Flags: Structural Difference

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. While this may be a correct translation, the structural difference in naming could lead to confusion if the term '3-in-1 JA' is a specific product name that should remain consistent across languages.

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 '3-in-1 JA monthly e-statement' while the Malay document refers to 'penyata elektronik bulanan Akaun Junior 3-dalam-1'. The translation of 'JA' to 'Akaun Junior' may not be accurate if 'JA' stands for something other than 'Junior Account'.

No. 4

Flags: Inaccurate disclosure, Major deviations from the English version

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 states that partial withdrawals are permissible in multiples of RM3,000, whereas the Malay document states that they are permissible in multiples of RM1,000. This discrepancy could lead to confusion regarding the allowed withdrawal amounts.

No. 5

Flags: Structural Difference

Document 1	Document 2
(iii) 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. (iv) The balance sum of the JFD placement will continue to earn the contracted JFD rate.	(iii) 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. (iii) Baki jumlah peletakan JFD akan terus menikmati kadar JFD seperti yang ditetapkan.

Explanation: The English document uses separate enumeration for the points regarding withdrawal conditions and the continuation of the JFD rate, while the Malay document uses the same enumeration number for both points. This structural difference could lead to confusion in referencing specific clauses.

No. 6

Flags: Missing paragraphs or information

Document 1	Document 2
(c) This part of T&Cs is to be read together with the Hong Leong Debit Card Terms & Conditions with the following exceptions: (i) $\frac{1}{2}$ E-Account $\frac{1}{2}$ is not applicable; (ii) $\frac{1}{2}$ Joint Accountholder $\frac{1}{2}$ is not applicable; (iii) JDC transactions will be reflected in the 3-in-1 JA monthly e-statement. (iv) Security Codes $\frac{1}{2}$ Only ATM PIN will be given.	(c) Bahagian T&S ini hendaklah dibaca bersama-sama dengan Terma & Syarat Kad Debit Hong Leong dengan pengecualian berikut: (i) $\frac{1}{2}$ e-Akaun $\frac{1}{2}$ tidak berkenaan; (ii) $\frac{1}{2}$ Pemegang Akaun Bersama $\frac{1}{2}$ tidak berkenaan; (iii) Transaksi JDC akan dipaparkan dalam penyata elektronik bulanan JA 3-dalam-1

Explanation: Document 1 includes a clause about security codes, specifying that only an ATM PIN will be given. This information is missing in Document 2, which could lead to confusion about the security features of the JDC in the translated document.

No. 7

Flags: Inaccurate disclosure

Document 1	Document 2
$\frac{1}{2}$ Auto Reload service via OTC is available a charge.	$\frac{1}{2}$ Perkhidmatan Isian Semula Auto melalui OTC disediakan secara percuma.

Explanation: Document 1 states that the Auto Reload service via OTC is available 'a charge', which implies there is a cost. In contrast, Document 2 states that the service is provided 'secara percuma', meaning it is free. This is a significant discrepancy as it changes the cost implication for the customer.

No. 8

Flags: Inaccurate disclosure

Document 1	Document 2
(iv) Connect: ﷲ½ Log on to https:// s.hongleongconnect.my/ and transfer from any CASA/CASA-i into the sixteen (16) digit JDC number. ﷲ½ Reload via Connect is free of charge.	(iv) Connect: ﷲ½ Layari https:// s.hongleongconnect.my/ dan pindahkan daripada mana-mana CASA/CASA-i ke dalam nombor JDC- i enam belas (16) digit. ﷲ½ Isian semula menerusi Connect adalah percuma.

Explanation: In Document 2, the term 'JDC-i' is used, which could imply a different type of JDC number compared to the 'JDC number' mentioned in Document 1. This could lead to confusion about whether the same type of JDC number is being referred to in both documents.

No. 9

Flags: Missing paragraphs or information

Document 1	Document 2
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.	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

Explanation: Document 1 contains an additional sentence in English regarding enquiries about the terms and conditions and the availability of a Bahasa Malaysia version, which is missing in Document 2.