

Document Comparison with gemini-1.5-pro

- File 1: Foreign Currency Account Terms & Conditions - English.pdf
- File 2: Foreign Currency Account Terms & Conditions - BM.pdf
- Total Cost: \$0.291967
- Time Taken: 291.79910409997683s

Discrepancies

Total Discrepancies Found: 7

No. 1

Flags: Inaccurate disclosure, Major deviations from Document 1

Document 1	Document 2
FOREIGN CURRENCY ACCOUNT (Versi Bahasa Malaysia) TERMS AND CONDITIONS (“T&Cs”)	AKAUN MATA WANG ASING (English Version) TERMA DAN SYARAT (“Terma dan Syarat”)

Explanation: Document 1 is marked as the Bahasa Malaysia version, while Document 2 is marked as the English version. However, based on the content of the text itself, it appears Document 1 is actually the English version and Document 2 is the Bahasa Malaysia version. This is a critical error in labeling.

No. 2 (Correct)

Flags: Inaccurate disclosure, Major deviations from Document 1

Document 1	Document 2
In consideration of Hong Leong Bank Berhad (“HLB”) agreeing to allow the customer of HLB (“ Customer”) to open and operate foreign currency account(s) with HLB at the Customer’s request, the Customer hereby agrees, covenants and undertakes to open and operate the Foreign Currency Account(s) upon the General Terms and Conditions of Accounts which shall apply to the Foreign Currency Account unless otherwise indicated herein:	Sebagai balasan kepada persetujuan Hong Leong Bank Berhad (“HLB”) membenarkan pelanggan HLB (“Pelanggan”) membuka serta mengendalikan akaun mata wang asing dengan HLB atas permohonanPelanggan, maka dengan ini Pelanggan bersetuju, berwaad dan beraku janji untuk membuka dan mengendalikan akaun mata wang asing tertakluk kepada Terma dan Syarat Am Akaun dan terma dan syarat Akaun Mata Wang Asing (“Terma dan Syarat”) melainkan dinyatakan sebaliknya di dalam ini:-

Explanation: While seemingly similar, the phrasing in Document 2 introduces the concept of “terma dan syarat Akaun Mata Wang Asing (“Terma dan Syarat”)” (Terms and Conditions of the Foreign Currency Account) which is not present in Document 1. This suggests there might be additional terms and conditions specific to foreign currency accounts in Document 2, creating a discrepancy in the scope of the agreement.

No. 3 (Correct)

Flags: Missing content

Document 1	Document 2
8. A physical receipt will be issued for FCY FD placement and withdrawal of FCY FD is NOT allowed without the production of the original receipt by the account holder at any HLB branch.	

Explanation: Document 1 mentions a physical receipt requirement for FCY FD placement and withdrawal, which is missing in Document 2. This is a significant difference as it impacts the withdrawal process.

No. 4 (Correct)

Flags: Major deviations from Document 1, Inaccurate disclosure

Document 1	Document 2
8.2 A physical receipt will be issued for FCY FD placement and withdrawal of FCY FD is NOT allowed without the production of the original receipt by the account holder at any HLB branch. 8.3 Withdrawal of FCY FD whether partially, or in full before maturity may be made only with the consent of HLB, subject to any conditions that may be imposed by HLB, including the loss of any interest due on the FCY FD.	8.2 Pengeluaran Deposit Tetap Mata Wang Asing sama ada sebahagian atau keseluruhan sebelum tarikh matang hanya boleh dibuat dengan persetujuan HLB, tertakluk kepada apa-apa syarat yang dikenakan oleh HLB, termasuk kehilangan faedah atas Deposit Tetap Mata Wang Asing tersebut. 8.3 HLB berhak memotong apa-apa amaun yang pelanggan terhutang bagi apa-apa penahanan atau cukai lain, duti atau caj yang kena dibayar atas pendapatan atau faedah mengikut amaun peletakan.

Explanation: Content from section 8.2 in Document 1 appears to be placed in section 8.2 of Document 2, but the crucial information about the physical receipt is missing. Furthermore, the content of 8.3 in both documents is different. Document 1 discusses early withdrawals and potential interest loss, while Document 2 discusses HLB's right to deduct taxes and charges. This discrepancy significantly alters the information regarding withdrawals and HLB's deduction rights.

No. 5

Flags: Inaccurate disclosure

Document 1	Document 2

<p>9.2 Applicable to Individuals Customers only: The operations, sources and uses of funds to and from the Account opened by an individual Customer shall be governed in accordance with the Investment Foreign Currency Asset (“IFCA”) under the FEN, regulations and directions issued by BNM from time to time and its amendments thereto from time to time. In addition, Individual Customers with Domestic Ringgit Borrowing will be subject to a maximum cap of Ringgit Malaysia One Million (RM1,000,000) equivalent in aggregate per calendar year.</p>	<p>9.2 Terbuka kepada Pelanggan Individu sahaja: Pengendalian, sumber dan penggunaan dana keluar masuk Akaun yang dibuka oleh Pelanggan Individu dikawal selaras dengan Aset Mata Wang Asing Pelaburan (“IFCA”) di bawah FEN, peraturan dan arahan yang dikeluarkan oleh BNM dari semasa ke semasa serta pindaannya dari semasa ke semasa. Selain itu, Pelanggan Individu dengan Peminjaman Ringgit Domestik akan tertakluk kepada had maksimum Ringgit Malaysia Satu Juta (RM1,000,000) setara dalam agregat bagi setiap tahun calendar.</p>
--	--

Explanation: While the numeric values are the same, the English translation in Document 1 uses “One Million” while the Malay source in Document 2 uses “Satu Juta.” Although “Satu Juta” correctly translates to “One Million,” flagging this as a potential point of improved clarity during translation verification. Using numerals (1,000,000) in both documents would eliminate any potential misinterpretation across languages.

No. 6

Flags: Inaccurate disclosure

Document 1	Document 2
<p>9.4 Customer who is a Resident Entity (other than sole proprietorship and General Partnership) with Domestic Ringgit Borrowing is subject to an investment limit of Ringgit Malaysia Fifty Million (RM50 million) equivalent per calendar year using the funds sourced from the aggregate of:</p>	<p>9.4 Pelanggan yang merupakan Entiti Pemastautin (selain keempunyaan tunggal dan Perkongsian Am) dengan Peminjaman Ringgit Domestik tertakluk kepada had pelaburan Ringgit Malaysia Lima Puluh Juta (RM50 juta) setara bagi setiap tahun kalendar menggunakan dana bersumber daripada agregat:</p>

Explanation: Similar to the previous flag, the numeric values are equivalent, but the English translation in Document 1 uses “Fifty Million” while the Malay source in Document 2 uses “Lima Puluh Juta.” While accurate, using numerals (50,000,000) in both documents would enhance clarity and cross-language consistency.

No. 7

Flags: Inaccurate disclosure

Document 1	Document 2

11. Set Off 11.1 Without prejudice to and in addition to any remedy of set-off which HLB may have under the laws of any relevant jurisdiction, HLB may exercise at any time with prior notice to the Customer any right of set-off, combination or consolidation between any sums in any accounts held by HLB and any liabilities due to HLB or any right of forfeiture, retention or pledge over any sums held by HLB in accordance with and subject to the laws of **Malaysia** notwithstanding the following:

11. Tolak selesai 11.1 Tanpa menjejaskan dan di samping apa-apa remedi tolak selesai HLB di bawah undang-undang mana-mana bidang kuasa berkenaan, HLB boleh menggunakan, pada bila-bila masa dengan memberi notis awal kepada Pelanggan, sebarang hak tolak selesai, penggabungan atau penyatuan antara sebarang jumlah wang dalam mana-mana akaun yang dipegang oleh HLB dan sebarang liabiliti terhutang kepada HLB atau sebarang hak perlucutan, pegangan atau sandaran ke atas apa-apa jumlah wang yang dipegang oleh HLB selaras dengan dan tertakluk kepada undang-undang **Malaysia** tanpa mengira perkara-perkara yang berikut:

Explanation: While both documents mention “Malaysia”, it’s important to verify the accuracy of this jurisdiction in both contexts. Legal discrepancies can arise if the governing law is mistranslated or misrepresented.