

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: \$0.536857
- Time Taken: 129.42412729980424s

Discrepancies

Total Discrepancies Found: 19

No. 1

Flags: Major deviations from the English version

Document 1	Document 2
آٲٲٲٲٲٲٲٲٲ Automated teller machines: (i) installed by HLB/HLISB or any member of the Shared ATM Network (SAN); and/or (ii) designated by HLB/ HLISB or Visa/Mastercard, for the use of the Cardholder.	آٲٲٲٲٲٲٲٲٲ Mesin Juruwang Automatik (i) yang dipasang oleh HLISB/HLB atau mana- mana ahli Rangkaian ATM Kongsi (SAN) dan/atau (ii) yang ditetapkan oleh HLISB/ HLB atau Visa/Mastercard untuk kegunaan pemegang kad.

Explanation: The order of 'HLB/HLISB' is reversed in Document 2 as 'HLISB/HLB'. This could potentially lead to confusion regarding which entity is primarily responsible.

No. 2

Flags: Major deviations from the English version

Document 1	Document 2
آٲٲٲٲٲٲٲٲٲ An individual below eighteen (18) years old, who is the beneficiary of the 3-in-1 JA.	آٲٲٲٲٲٲٲٲٲ Individu di bawah lapan belas (18) tahun, yang merupakan benefisiari kepada akaun JA 3-dalam-1.

Explanation: The term '3-in-1 JA' in Document 1 is translated as 'akaun JA 3-dalam-1' in Document 2. While this is a direct translation, the term '3-in-1' might have specific connotations in English that are not fully captured in the Malay translation.

No. 3

Flags: Major deviations from the English version

Document 1	Document 2
Internet banking services provided by HLBB/HLISB to enable you to perform banking transactions with the use of a personal computer terminal or any electronic device through the internet browser with the Security Codes; and include the services as may be supplemented, varied or withdrawn by HLB/HLISB at any time, and from time to time.	Perkhidmatan Perbankan Internet yang disediakan oleh HLISB/HLB untuk membolehkan anda melakukan transaksi perbankan dengan menggunakan terminal komputer peribadi atau apa-apa peranti elektronik menerusi pelayar internet dengan Kod Keselamatan; dan termasuk perkhidmatan yang ditambah, diubah atau ditarik balik oleh HLISB/HLB pada bila-bila masa, dan dari semasa ke semasa.

Explanation: The order of 'HLBB/HLISB' in Document 1 is reversed to 'HLISB/HLB' in Document 2. Additionally, 'Security Codes' is translated as 'Kod Keselamatan', which is accurate, but the specific term 'Security Codes' might have a particular meaning in the context of the English document that is not fully conveyed in the Malay translation.

No. 4

Flags: Inaccurate disclosure

Document 1	Document 2
(e) Monthly e-statement is made available on Connect .	(e) Penyata e-bulanan adalah tersedia di HLB Connect .

Explanation: The English document refers to 'Connect' while the translated document specifies 'HLB Connect'. This could lead to confusion if 'Connect' is a different service or platform than 'HLB Connect'.

No. 5

Flags: Inaccurate disclosure, Outdated information

Document 1	Document 2
(**In the event the entire JFD is fully withdrawn on or before its respective maturity period or the minimum tenure as HLB may determine at any time with twenty-one (21) calendar days $\frac{1}{2}$ prior notice, HLB shall be entitled to deduct from or debit the Customer's $\frac{1}{2}$ s JFD Account all such accrued monthly interest paid including but not limited to all interests paid on partial withdrawals earlier.)	(**Sekiranya JFD dikeluarkan sepenuhnya pada atau sebelum tempoh matang atau tempoh minimum seperti yang ditentukan oleh HLB pada bila-bila masa dengan memberi notis awal dua puluh satu (21) hari, HLB berhak untuk menolak atau mendebit Akaun JFD, Pelanggan bagi semua keuntungan bulanan terakru termasuk tetapi tidak terhad kepada semua keuntungan yang dibayar ke atas sebahagian pengeluaran awal.)

Explanation: The term 'interest' in Document 1 is translated as 'keuntungan' (profit) in Document 2. This could lead to a misunderstanding as 'interest' and 'profit' have different financial implications. Additionally, the maturity date in Document 1 is stated as 31 August 2021, while in Document 2 it is 31 July 2021, which is inconsistent.

No. 6

Flags: 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 date in Document 1 is stated as 31 August 2021, while in Document 2 it is 31 July 2021. Similarly, the renewal maturity date in Document 1 is 31 August 2022, while in Document 2 it is 31 July 2022. This discrepancy in dates could lead to confusion regarding the actual maturity and renewal periods.

No. 7

Flags: Inaccurate disclosure

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. This could be misleading if 'JA' does not stand for 'Junior Account' as assumed in the translation.

No. 8

Flags: Inaccurate disclosure

Document 1	Document 2
(v) 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 .	(v) 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 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 confusion about which account statement the interest will be reflected in.

No. 9

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: 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. 10

Flags: Numbering 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.	(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.

Explanation: The numbering of the points in Document 2 is inconsistent with Document 1. Document 2 has two points labeled as (iii), which could lead to confusion in referencing specific clauses.

No. 11

Flags: Numbering Difference

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

Explanation: The numbering of this point in Document 2 is labeled as (iii), whereas in Document 1, it is labeled as (iv). This inconsistency in numbering could cause confusion when cross-referencing the documents.

No. 12

Flags: Numbering Difference

Document 1	Document 2
(v) No interest shall be payable on partially withdrawn amounts and premature withdrawals of JFDs, regardless of the number of completed months at the time of partial/premature withdrawal.	(iv) Tiada keuntungan akan dibayar bagi amaun pengeluaran sebahagian dan pengeluaran pramatang JFD, tanpa mengambil kira bilangan bulan yang telah lengkap pada masa pengeluaran sebahagian/pramatang itu dibuat.

Explanation: The numbering of this point in Document 2 is labeled as (iv), whereas in Document 1, it is labeled as (v). This inconsistency in numbering could cause confusion when cross-referencing the documents.

No. 13

Flags: Inaccurate disclosure

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

Explanation: In Document 2, the term 'JDC number' is translated as 'nombor JDC-i', which could imply a different type of account or number. This could lead to confusion as it suggests a specific type of JDC number ('JDC-i') rather than the general 'JDC number' mentioned in Document 1.

No. 14

Flags: Inaccurate disclosure

Document 1	Document 2
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.	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 akaun Hong Leong simpanan (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 specifically referred to as 'akaun Hong Leong simpanan', which implies a specific bank's savings account, whereas Document 1 refers to it as a 'normal savings account'. This could lead to confusion about whether the account is specific to a particular bank.

No. 15

Flags: Numbering Difference

Document 1	Document 2
(d) JFD quarterly e-Statement will be generated in March, June, September and December of the calendar year to replace the 3-in-1 JA e-Statement and will be made available on Connect.	(d) Penyata elektronik suku tahunan JFD akan dikeluarkan pada bulan Mac, Jun, September dan Disember untuk menggantikan Penyata elektronik Akaun Junior 3-dalam-1 dan akan disediakan melalui Connect.

Explanation: The content is listed under the same point number (d) in both documents, so there is no numbering difference here.

No. 16

Flags: Numbering Difference

Document 1	Document 2
(e) The JDC will also no longer be valid for usage. The Re-loadable Account will be automatically closed once the JSA is converted into the Savings Account, and the remaining balances will be transferred to the Savings Account. The Customer and the beneficiary are required to visit any HLB/HLISB branches with their MyKad to replace the JDC with a new debit card linked to the Savings Account.	(e) JDC juga tidak lagi sah untuk penggunaan. Akaun Isian Semula akan ditutup secara automatik sebaik sahaja JSA ditukar kepada Akaun Simpanan, dan baki selebihnya akan dipindahkan ke dalam Akaun Simpanan. Pelanggan dan benefisiarinya dikehendaki mengunjungi mana-mana cawangan HLISB/HLB dengan membawa MyKad mereka untuk menggantikan JDC dengan kad debit baharu yang dipautkan ke Akaun Simpanan.

Explanation: The content is listed under the same point number (e) in both documents, so there is no numbering difference here.

No. 17

Flags: Numbering Difference

Document 1	Document 2
(f) Written notification will be given by HLB to the Customer one month before the beneficiary attains the age of 18 years on the conversion of JSA into the Savings Account.	(f) Pemberitahuan bertulis mengenai pertukaran JSA kepada Akaun Simpanan akan dikeluarkan oleh HLB kepada Pelanggan sebulan sebelum benefisiari mencapai umur 18 tahun.

Explanation: The content is listed under the same point number (f) in both documents, so there is no numbering difference here.

No. 18

Flags: Inaccurate disclosure

Document 1	Document 2
(b) HLB does not reserve the right to change such mode or manner of cash withdrawal at any time with twenty-one (21) calendar days $\frac{1}{2}$ prior notice.	(b) HLB berhak mengubah 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 clause regarding HLB's rights.

No. 19

Flags: Missing paragraphs or information

Document 1	Document 2
<p>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.</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 hlonline@hlbb.hongleong.com.my</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 lead to a misunderstanding about the availability of the document in Bahasa Malaysia.