

Document Comparison with gemini-1.5-pro

- 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: \$0.0
- Time Taken: 194.8629672997631s

Discrepancies

Total Discrepancies Found: 25

No. 1

Flags: Inaccurate disclosure, Major deviations from the English version

| Document 1 | Document 2 |
|--|---|
| HONG LEONG DEBIT CARD TERMS AND CONDITIONS (Versi Bahasa Malaysia) | TERMA DAN SYARAT KAD DEBIT HONG LEONG (English Version) |

Explanation: Document 1 is marked as the Bahasa Malaysia version, while Document 2 is marked as the English version. However, the content of Document 2 is actually in Bahasa Malaysia.

No. 2

Flags: Inaccurate disclosure, Major deviations from the English version

| Document 1 | Document 2 |
|--------------------------------|---------------------------------|
| Last updated on 6 January 2025 | Dikemaskini pada 6 Januari 2025 |

Explanation: While both documents state the same date, Document 2 uses the Bahasa Malaysia word “Dikemaskini” instead of the English “Last updated on”.

No. 3

Flags: Major deviations from the English version

| Document 1 | Document 2 |
|--|--|
| the Cardholder's signing on the Debit Card | penurunan tandatangan pada Kad Debit oleh Pemegang Kad |

Explanation: The phrase “signing on the Debit Card” is translated to “penurunan tandatangan pada Kad Debit” (literally ‘dropping of signature on the Debit Card’) which is not standard Bahasa Malaysia and should be closer to “menandatangani Kad Debit”.

No. 4

Flags: Major deviations from the English version

| Document 1 | Document 2 |
|--|---|
| the Cardholder covenants and agrees that the Cardholder’s signing on the Debit Card, use of the Debit Card and/or maintaining an Account (as defined under Clause 1) shall constitute the Cardholder’s agreement to the terms and conditions (“T&Cs”) below. | Pemegang Kad berjanji dan bersetuju bahawa penurunan tandatangan pada Kad Debit, penggunaan Kad Debit dan/ atau pengekalan Akaun oleh Pemegang Kad akan membentuk perjanjian Pemegang Kad dengan terma dan syarat (“T&S”) di bawah. |

Explanation: While the general meaning is similar, the phrasing is different. “Covenants and agrees that” is translated as “berjanji dan bersetuju bahawa” which is acceptable, but the overall sentence structure and tone differ slightly.

No. 5

Flags: Major deviations from the English version

| Document 1 | Document 2 |
|--|---|
| These T&Cs are to be read together as a whole with the Bank’s General Terms and Conditions of Accounts, Terms and Conditions for the Use of HLB Connect and any other relevant Account terms and conditions, as well as other rules and regulations binding on the Bank. | T&S ini hendaklah dibaca bersama sebagai keseluruhan dengan Terma dan Syarat Am Akaun Bank, Terma dan Syarat Penggunaan HLB Connect dan sebarang terma dan syarat akaun yang berkaitan, serta syarat dan peraturan lain yang mengikat Bank. |

Explanation: Although the meaning is conveyed, the translation of “as well as other rules and regulations binding on the Bank” to “serta syarat dan peraturan lain yang mengikat Bank” is not a direct translation and could be interpreted slightly differently.

No. 6

Flags: Inaccurate disclosure

| Document 1 | Document 2 |
|--|---|
| <p>2.2(g) To effect a purchase using the Debit Card at any Authorised Merchant, the Cardholder may authorise the Card Transactions by (i) signing on the Transaction Receipt prepared by the Authorised Merchant; (ii) inserting PIN at the Point of Sales terminal; or (iii) performing Contactless Transactions. The Bank's receipt of the Transaction Receipt or any return document with the Cardholder's signature (where applicable) shall form binding and conclusive proof that the Card Transaction and the amount recorded thereon were properly incurred and the Cardholder shall be bound by such transactions incurred in accordance with these T&Cs. In the event of purchases or usage of the Debit Card are made via online transactions, or non-signature based transactions including and not limited to petrol purchases, online transactions, the Cardholder agrees that confirmation receipts and/or acceptance issued by any Authorised Merchant or its affiliates for such transactions shall be deemed satisfactory documentary evidence of use and the Cardholder must adhere to these T&Cs.</p> | <p>2.2(g) Untuk melakukan pembelian dengan menggunakan Kad Debit di mana-mana Peniaga Sah, Pemegang Kad boleh mengesahkan Transaksi Kad dengan (i) menandatangani Resit Transaksi yang disediakan oleh Peniaga Sah; (ii) memasukkan PIN pada terminal Tempat Jualan; atau (iii) melaksanakan Transaksi Tanpa Sentuhan. Penerimaan Resit Transaksi atau apa-apa dokumen pulangan dengan tandatangan Pemegang Kad oleh Bank (jika ada) akan menjadi bukti yang mengikat dan muktamad bahawa Transaksi Kad dan amaun yang direkod padanya adalah dilakukan oleh Pemegang Kad selaras dengan T&S ini. Untuk pembelian atau penggunaan Kad Debit yang dibuat secara transaksi dalam talian, atau transaksi bukan berasaskan tandatangan termasuk tetapi tidak terhad kepada pembelian petrol, transaksi dalam talian, Pemegang Kad bersetuju bahawa resit pengesahan dan/atau penerimaan yang dikeluarkan oleh mana-mana Peniaga Sah atau sekutunya untuk transaksi tersebut akan dianggap sebagai bukti dokumen yang memuaskan sebagai penggunaan dan Pemegang Kad harus mematuhi T&S ini.</p> |

Explanation: The English version specifies that the bank's receipt of the transaction receipt with the cardholder's signature is proof of the transaction. The Malay version omits this detail, stating the transaction itself is proof, which is inaccurate.

No. 7

Flags: Inaccurate disclosure

| Document 1 | Document 2 |
|--|--|
| 2.2(y) Where a debit or non-prearranged overdrawn position arises in the current account for whatsoever reason, the Customer shall be liable for and shall make good the amount overdrawn plus interest chargeable which is 4.0% p.a. above BLR on daily rest on the overdrawn balances. | 2.2(y) Di mana debit atau kedudukan terlebih pengeluaran yang tidak diatur sebelumnya timbul dalam akaun semasa atas apa jua sebab, Pelanggan bertanggungjawab dan hendaklah membayar amaun terlebih keluar ditambah faedah yang boleh dikenakan iaitu 4.0% p.a. melebihi BLR pada baki harian atas baki yang terlebih keluar. |

Explanation: While seemingly similar, the Malay version uses “Pelanggan” (Customer), while the English version uses “Cardholder.” This discrepancy could lead to confusion about who is responsible for overdrawn accounts.

No. 8

Flags: Inaccurate disclosure

| Document 1 | Document 2 |
|---|--|
| 6.1 For Joint Accountholders, either one of the accountholders may issue instructions and authorise the Bank to effect any Card Transactions on a joint account. All Card Transactions arising shall be binding on all accountholders, who are jointly and severally liable. The mandate of a joint accountholder shall not be revoked until and unless the joint accountholder whose mandate is to be revoked surrenders his/her Debit Card to the Bank. | 6.1 Untuk Pemegang Akaun Bersama, salah seorang pemegang akaun boleh mengeluarkan arahan dan membenarkan Bank untuk melaksanakan sebarang Transaksi Kad ke atas akaun bersama. Semua Transaksi Kad yang dilakukan akan mengikat ke atas semua pemegang kad, yang bertanggungjawab secara bersama dan bersendirinya. Mandat pemegang akaun bersama tidak akan ditarik-balik kecuali dan sehingga pemegang akaun bersama yang mana mandatnya akan ditarik- balik menyerahkan Kad Debitnya kepada Bank. |

Explanation: Document 1 mentions “joint accountholders” surrendering “his/her Debit Card”, implying each accountholder has their own card. Document 2 mentions “Pemegang Akaun Bersama” (Joint Account Holders) surrendering “Kad Debitnya” (their debit card) which implies one card for the joint account.

No. 9

Flags: Inaccurate disclosure

| Document 1 | Document 2 |
|---|--|
| <p>7.4 In the case of any Retail Transaction other than as set out under Clause 7.3 above, the Bank shall have discretion to place such amount on hold for up to twenty-one (21) calendar days or for such period as it deems fit. The Bank shall debit the amount on hold to the Retail Purchase Account when the corresponding Card Transactions are presented to the Bank for payment. The Bank shall release the amounts on hold if the corresponding Card Transactions are not presented to the Bank for payment within such periods as the Bank deems fit. The Cardholder further expressly agrees that the Bank shall have the right to place a hold back onto the Retail Purchase Account and to debit the Retail Purchase Account if the Card Transactions are likely to be or are presented for payment subsequently by the Authorised Merchants upon expiry of twenty-one (21) calendar days. The Cardholder agrees that all receipts forwarded by the Authorised Merchants for the Card Transactions via Transaction Receipts including confirmation receipts and acknowledgement shall be deemed final and conclusive evidence of usage by the Cardholder.</p> | <p>7.4 Selain daripada yang dinyatakan seperti Klausula 7.3 di atas, Bank mempunyai budi bicara untuk menahan jumlah tersebut sehingga dua puluh satu (21) hari kalendar atau untuk tempoh yang difikirkan sesuai. Bank hendaklah mendebitkan jumlah yang ditahan ke Akaun Belian Runcit apabila Transaksi Kad yang sepadan dikemukakan kepada Bank untuk pembayaran. Bank hendaklah mengeluarkan jumlah yang ditahan jika Transaksi Kad yang sepadan tidak dikemukakan kepada Bank untuk pembayaran dalam tempoh yang dianggap sesuai oleh Bank. Pemegang Kad selanjutnya dengan nyata bersetuju bahawa Bank berhak untuk menahan Akaun Belian Runcit dan mendebit Akaun Belian Runcit jika Transaksi Kad berkemungkinan akan atau dibentangkan untuk pembayaran kemudiannya oleh Pedagang Dibenarkan apabila tamat tempoh dua puluh satu (21) hari kalendar. Pemegang Kad bersetuju bahawa semua resit yang dikemukakan oleh Pedagang Sah untuk Urus Niaga Kad melalui Resit Transaksi termasuk resit pengesahan dan pengakuan hendaklah dianggap sebagai bukti penggunaan muktamad dan konklusif oleh Pemegang Kad.</p> |

Explanation: In Document 1, there's a typographical error where the hold duration is mentioned as "twenty-one one (21)" calendar days in the latter part of the paragraph, while it's correctly stated as "twenty-one (21)" earlier in the same paragraph. Document 2 correctly and consistently states "dua puluh satu (21)" hari kalendar (twenty-one (21) calendar days).

No. 10

Flags: Missing paragraphs or information, Major deviations from the English version

| 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. (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 provides specific contact information, including the HLB Contact Centre number and the National Scam Response Centre number (997) for reporting incidents within Malaysia. Document 2 omits these details, only mentioning to contact the bank 'as soon as reasonably practicable.' While both documents mention contacting Visa or Mastercard for incidents abroad, the phrasing and emphasis differ.

No. 11

Flags: Structural Difference, Major deviations from the English version

| 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 urusan niaga tanpa kebenaran kad-hadir yang memerlukan pengesahan PIN atau tandatangan yang telah disahkan atau penggunaan kad tanpa-sentuh, dengan syarat Pemegang Kad tidak: 8.6.1 melakukan penipuan; 8.6.2 tangguh dalam memaklumkan Bank secepat mungkin setelah diketahui kehilangan atau penggunaan tanpa kebenaran Kad Kredit; 8.6.3 secara sukarela mendedahkan PIN kepada orang lain; 8.6.4 mencatatkan PIN pada Kad Kredit atau pada apa-apa yang disimpan berdekatan dengan Kad; 8.6.5 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 8.6.6 secara sukarela membenarkan orang lain untuk menggunakan Kad.</p> |

Explanation: Document 1 uses roman numerals and nested lettering for its list of conditions where the cardholder remains liable. Document 2 uses decimals for the same list. Additionally, Document 2 is missing key details from Document 1, such as the specifics of notification delays, security breaches of banking credentials, and the requirement for cardholder cooperation with bank investigations.

No. 12

Flags: Inaccurate disclosure, Major deviations from the English version

| 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: Document 1 states that the cardholder is liable for transactions made before the termination of the card. Document 2 states the cardholder is liable for transactions made before the bank receives the written termination notice *and* the halved card. This adds a condition for liability not present in the English version.

No. 13

Flags: Major deviations from the English version

| Document 1 | Document 2 |
|--|---|
| <p>10.2 The Cardholder agrees to pay all Fees, commissions and/or charges incurred in this clause and authorise the Bank to debit the Account, at any time notwithstanding that such debiting may cause the Account to be overdrawn. The following Fees, commissions and/or charges is imposed at the following rate or such other rate as the Bank shall at its discretion vary from time to time by giving twenty-one (21) calendar days' prior notice to the Cardholder for transactions effected by use of the Debit Card. For the full list of fees and charges, please visit our website www.hlb.com.my/dc1 or scan here:</p> | <p>10.2 Pemegang Kad bersetuju untuk membayar semua fi, komisen dan/atau caj yang dikenakan dalam klausa ini dan membenarkan Bank untuk mendebit Akaun Pemegang Kad, tanpa mengambilkira pendebitan tersebut mungkin menyebabkan Akaun terlebihguna. Bayaran, komisen dan/atau caj berikut dikenakan pada kadar yang dinyatakan atau kadar lain yang ditetapkan, yang boleh dipinda oleh Bank untuk membuat pemindahan dari semasa ke semasa dengan memberi dua puluh satu (21) hari kalendar notis terlebih dahulu kepada Pemegang Kad untuk transaksi yang dilaksanakan melalui penggunaan Kad Debit. Untuk senarai fi dan caj yang lengkap, sila layari laman web kami www.hlb.com.my/dc2 atau imbas di sini:</p> |

Explanation: The websites listed in the two documents are different. Document 1 directs users to www.hlb.com.my/dc1, while Document 2 directs them to www.hlb.com.my/dc2.

No. 14

Flags: Major deviations from the English version, Inaccurate disclosure

| 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 1 states the annual fee can be varied with 21 days' notice. Document 2 says the fee can be changed but omits the notice period and adds that the fee is non-refundable. This represents a significant difference in terms and conditions.

No. 15

Flags: Inaccurate disclosure

| Document 1 | Document 2 |
|--|---|
| 11.3 The Cardholder shall in addition to the Fee and all other monies payable, pay to the Bank all applicable Tax at the relevant prevailing rate and/or such amount as is determined by the Bank to cover any Tax payments/liabilities/obligations in connection therewith | 11.3 Sebagai penambahan atas yuran perkhidmatan dan sebarang bayaran yang perlu dibayar, Pemegang Kad kena bayar kepada Bank semua bayaran Cukai pada kadar terkini dan/atau jumlah yang ditentukan oleh Bank untuk merangkumi sebarang pembayaran Cukai/liabiliti Cukai/kewajipan-kewajipan Cukai yang berhubung kait |

Explanation: While both versions discuss tax payments, Document 1 mentions "Tax at the relevant prevailing rate," while Document 2 specifies "Cukai pada kadar terkini (Tax at the current rate)." This difference could lead to confusion if the prevailing rate isn't the current rate.

No. 16

Flags: Inaccurate disclosure

| Document 1 | Document 2 |
|---|---|
| 11.4 If at any time an adjustment is made or required to be made between the Bank and the relevant taxing authority on account of any amount paid as Tax as a consequence of any supply made or deemed to be made or other matter in connection with these T&Cs by the Bank, a corresponding adjustment may at the Bank's discretion be made as between the Bank and the Cardholder and in such event, any payment necessary to give effect to the adjustment shall be made. | 11.4 Jika pada bila-bila masa satu pelarasan dibuat atau dikehendaki untuk dibuat antara Bank dan Pihak Berkuasa Berkenaan bagi sebarang jumlah Cukai berkaitan sebarang bekalan yang dilakukan atau dinilai sebagai telah berlaku, yang berkaitan dengan T&S ini daripada Bank atau segala yang berkaitan dengannya, satu pelarasan, tertakluk pada budi bicara, boleh dibuat diantara Bank and Pemegang Kad dan pada keadaan sedemikian, sebarang pembayaran berkaitan pelarasan tersebut, haruslah dijelaskan sepenuhnya. |

Explanation: Document 1 refers to "relevant taxing authority," while Document 2 uses "Pihak Berkuasa Berkenaan (Relevant Authority)." While "Relevant Authority" might encompass the taxing authority, it's less precise and could potentially refer to a different entity.

No. 17

Flags: Inaccurate disclosure

| Document 1 | Document 2 |
|--|--|
| <p>12.4 The Daily Online Purchase Limit for Generic and Priority Banking Cardholder is defaulted at Ringgit Malaysia One Thousand (RM1,000), with a maximum allowable limit of Ringgit Malaysia Twenty Thousand (RM20,000) for Generic and Priority Banking Cardholders, or such other limit determined by the Bank from time to time by giving twenty-one (21) calendar days' prior notice to the Cardholder. The Cardholder can perform the Daily Online Purchase Limit setting at any branches of the Bank or via Hong Leong Connect. In addition, with effect from 24 September 2022, the Cardholder can apply for a higher Daily Online Purchase Limit ("Temporary Daily Online Purchase Limit") via Hong Leong Connect and such Temporary Daily Online Purchase Limit shall be valid within a specific time frame selected by the Cardholder ("Date Range"), The Temporary Daily Online Purchase Limit gives the Cardholder a maximum allowable limit of Ringgit Malaysia Thirty Thousand (RM30,000) during the Date Range. The Temporary Daily Online Purchase Limit will cease upon the expiry of the Date Range and thereafter the Online Purchase Limit will revert to the Daily Online Purchase Limit.</p> | <p>12.4 Had Belian Dalam Talian Harian untuk Pemegang Kad Biasa dan Pemegang Kad Perbankan Prioriti ditetapkan pada Ringgit Malaysia Satu Ribu (RM1,000), dengan had maksimum dibenarkan sebanyak Ringgit Malaysia Dua Puluh Ribu (RM20,000) untuk Pemegang Kad Biasa dan Pemegang Kad Perbankan Prioriti, atau suatu amaun lain yang ditentukan oleh Bank dari semasa ke semasa dengan memberikan notis awal dua puluh satu (21) hari kalendar kepada Pemegang Kad. Pemegang Kad boleh melakukan Had Belian Dalam Talian Harian di mana-mana cawangan Bank atau melalui Hong Leong Connect. Selain daripada itu, berkuat kuasa 24 September 2022, Pemegang Kad boleh memohon Had Belian Dalam Talian Harian yang lebih tinggi ("Had Belian Dalam Talian Harian Sementara") melalui Hong Leong Connect dan Had Belian Dalam Talian Sehari-hari Sementara tersebut akan berkuat kuasa sepanjang tempoh masa tertentu yang dipilih oleh Pemegang Kad ("Julat Tarikh"). Had Belian Dalam Talian Harian Sementara memberikan Pemegang Kad had maksimum yang dibenarkan iaitu Ringgit Malaysia Tiga Puluh Ribu (RM30,000) semasa Julat Tarikh. Had Belian Dalam Talian Harian Sementara akan ditamatkan apabila Julat Tarikh berakhir dan selepas itu, Had Belian Runcit akan Kembali kepada Had Belian Dalam Talian Harian.</p> |

Explanation: While both documents mention the temporary daily online purchase limit is RM30,000, document 2 states that after the temporary limit expires, the limit will revert to the “Retail Purchase Limit” instead of the “Online Purchase Limit” as stated in document 1.

No. 18

Flags: Inaccurate disclosure

| Document 1 | Document 2 |
|--|--|
| (v) Gambling-Horse Racing, Dog Racing, Non-Sports Intrastate Internet Gambling | (v) Petaruhan-Perlumbaan Kuda, Perlumbaan Anjing, Petaruhan Bukan Sukan Dalam Talian Antara Negeri |

Explanation: Document 1 lists “Non-Sports Intrastate Internet Gambling”, while Document 2 mentions “Petaruhan Bukan Sukan Dalam Talian Antara Negeri” which translates to “Non-Sports Online Gambling Between States”. The difference in “Intrastate” vs. “Between States” is a significant discrepancy.

No. 19

Flags: Structural Difference

| Document 1 | Document 2 |
|--|---|
| <p>19.3 In the event the Bank extends the time period for the completion of an investigation beyond fourteen (14) calendar days from the date a disputed Card Transaction is first reported, whether orally or in writing, by Cardholder to the Bank, the Bank must: (a) at a minimum, provisionally credit the full amount of the disputed transaction or Ringgit Malaysia Five Thousand (RM5,000), whichever is lower (including any interest or profit where applicable), into the Retail Purchase Account no later than fourteen (14) calendar days from the date the Cardholder provides the Bank with the information set out under Clause 19.2 herein; (b) credit the remaining amount of the disputed Card Transaction (including any interest or profit where applicable) no later than thirty (30) calendar days from the date of the first crediting where the Bank has provisionally credited an amount into the Retail Purchase Account in accordance with Clause 19.3(a) herein which is lesser than the amount of the disputed Card Transaction; and (c) allow the Cardholder the full use of the provisionally credited funds.</p> | <p>19.3 Sekiranya Bank melanjutkan tempoh masa untuk menyelesaikan siasatan selepas empat belas (14) hari kalendar dari tarikh laporan terhadap Transaksi Kad yang dipertikaikan, sama ada secara lisan atau bertulis, oleh Pemegang Kad kepada Bank, Bank boleh: sekurang-kurangnya, sementara mengkreditkan jumlah penuh transaksi yang dipertikaikan atau Ringgit Malaysia Lima Ribu (RM5,000), yang mana lebih rendah (termasuk apa-apa keuntungan yang berkenaan), ke dalam Akaun Pembelian Runcit tidak lewat daripada empat belas (14) hari kalendar dari tarikh Pemegang Kad mengemukakan maklumat yang dinyatakan dalam Klausula 19.2 kepada Bank; (a) mengkredit baki Transaksi Kad yang dipertikaikan (termasuk apa-apa keuntungan yang berkenaan) tidak lewat daripada tiga puluh (30) hari kalendar daripada tarikh perkreditan pertama dana sementara ke dalam Akaun Pembelian Runcit oleh Bank mengikut Klausula 19.3 (a) di mana dana tersebut adalah kurang daripada amaun Transaksi Kad yang dipertikaikan; dan (b) membenarkan Pemegang Kad menggunakan sepenuhnya dana sementara yang dikreditkan.</p> |

Explanation: Document 1 uses (a), (b), and (c) to enumerate the actions the bank must take. Document 2 starts with an introductory clause before listing (a) and (b), omitting (c) altogether and shifting the content of the original (a) to the introductory clause. This creates a structural difference in how the information is presented.

No. 20

Flags: Inaccurate disclosure, Major deviations from the English version

| Document 1 | Document 2 |
|--|--|
| 19.7 Subject to the Cardholder's compliance with its obligations under Clause 19.2, in the event of any chargeback due to a complaint or dispute raised by the Cardholder pertaining to Overseas Transactions (as defined under Clause 20.1 below) transacted in foreign currency through the MCF Enabled Account, the amount of chargeback shall be credited into the Cardholder's MCF enabled Account in the currency of the original transaction. | 19.7 Tertakluk kepada kepatuhan Pemegang Kad kepada tanggungjawab yang dinyatakan dalam Klausula 19.1 di bawah, sekiranya berlaku caj balik akibat aduan atau pertikaian oleh Pemegang Kad mengenai Transaksi Luar Negara (seperti yang ditakrifkan di bawah Klausula 19.1 di bawah) yang dilakukan dalam mata wang asing melalui Akaun Yang Diupayakan Dengan MCF, amaun yang dicaj balik akan dikreditkan ke dalam Akaun Yang Diupayakan Dengan MCF Pemegang Kad dalam mata wang transaksi asal. |

Explanation: Document 1 references Clause 19.2 while Document 2 references Clause 19.1. This is a mistranslation and creates a discrepancy in the terms and conditions.

No. 21

Flags: Major deviations from the English version

| Document 1 | Document 2 |
|---|--|
| 20.1 The Cardholder may use the Debit Card to perform Card Transaction(s) and ATM Card Transactions outside Malaysia ("Overseas Transactions") where there are Authorised Merchant and/or Authorised Cash Outlets provided that the Cardholder has opted to allow Overseas Transactions to be performed on the relevant Debit Card in accordance with Clause 20.1 herein. | 20.1 Pemegang Kad boleh menggunakan Kad Debit untuk melakukan Transaksi Kad dan Transaksi Kad ATM di luar Malaysia ("Transaksi Luar Negara") di mana terdapat Peniaga Sah dan/atau Saluaran Tunai yang dibenarkan dengan syarat bahawa Pemegang Kad telah memilih untuk membenarkan Transaksi Luar Negara yang akan dilaksanakan pada Kad Debit yang berkaitan Klausula 20.1 di dalam ini. |

Explanation: Both documents refer to the same clause within the same clause. This creates a circular reference and is likely a mistranslation in Document 2. While the English version refers to itself, the Malay version should likely refer to a different enabling clause or process for activating overseas transactions.

No. 22

Flags: Major deviations from the English version

| Document 1 | Document 2 |
|---|--|
| 20.2 All Overseas Transactions shall be subject to the laws existing in the country where the transaction originates. For all Card Transactions, the exchange rate, where applicable, shall be the prevailing spot exchange rates on the date of transaction. | 20.2 Semua Transaksi Luar Negara melalui transaksi ATM dan Transaksi Kad adalah tertakluk kepada undang-undang sedia ada di negara di mana transaksi dilakukan. Untuk semua Transaksi Kad, kadar tukaran, di mana berkaitan, adalah kadar tukaran serta-merta semasa pada tarikh transaksi. |

Explanation: The Malay version specifies that Overseas Transactions via ATM and Card Transactions are subject to the laws of the country of origin. The English version is more general, stating *all* Overseas Transactions are subject to those laws. The added specificity in the Malay version could be unintentionally limiting.

No. 23

Flags: Major deviations from the English version

| Document 1 | Document 2 |
|--|---|
| 20.4 Where the Cardholder uses the Debit Card at ATMs and merchant outlets under the Visa /Mastercard network outside Malaysia, the transaction shall be charged in the official currency of the country concerned and converted into Ringgit Malaysia at such exchange rate and at such time as may be determined by Visa/ Mastercard at its discretion. | 20.4 Sekiranya Pemegang Kad menggunakan Kad Debit di ATM dan outlet Peniaga di bawah rangkaian Visa/ Mastercard di luar Malaysia, transaksi akan dicaj menggunakan matawang rasmi negara tersebut dan ditukar ke Ringgit Malaysia pada kadar tukaran yang mungkin ditentukan oleh Visa / Mastercard. |

Explanation: Document 1 explicitly states that Visa/Mastercard determines the exchange rate *at its discretion*. Document 2 omits the phrase “at its discretion,” potentially altering the understanding of how the exchange rate is set.

No. 24

Flags: Inaccurate disclosure

| Document 1 | Document 2 |
|---|---|
| <p>20.6 For certain Overseas Transactions, the Cardholder is given the option to use the DCC service to convert their transactions in foreign currency into Ringgit Malaysia. However, if DCC is selected: (i) the foreign exchange rate used by the merchant may be higher than the exchange rate determined by Visa or Mastercard; and (ii) the Cardholder will be charged a 1% transaction fee on the converted Ringgit Malaysia amount, and such fees are imposed by Visa or Mastercard.</p> | <p>20.6 Untuk Transaksi Luar Negara tertentu, Pemegang Kad boleh memilih untuk menggunakan perkhidmatan DCC untuk menukarkan transaksi mata wang asing kepada Ringgit Malaysia. Jika DCC dipilih: (i) Kadar pertukaran asing yang digunakan oleh peniaga luar negara bagi urusaniaga DCC mungkin lebih tinggi daripada kadar pertukaran yang ditentukan oleh Visa atau Mastercard. (ii) Pemegang Kad akan dikenakan fi transaksi sebanyak 1% oleh Visa atau Mastercard ke atas amaun Ringgit Malaysia yang ditukarkan, yang merupakan fi yang dikenakan oleh Visa atau Mastercard.</p> |

Explanation: Document 1 mentions the “merchant” sets the potentially higher exchange rate, while Document 2 specifies it is the “overseas merchant for DCC transactions.” This adds a detail about the specific type of transaction where the rate applies.

No. 25

Flags: Inaccurate disclosure

| Document 1 | Document 2 |
|---|--|
| 20.8 Notwithstanding Clause 20.7, if the financial institution of the overseas merchant effects/authorises the Overseas Transaction in Ringgit Malaysia instead of the foreign currency selected by the Cardholder, such transaction will be debited to the Cardholder's Retail Purchase Account in Ringgit Malaysia even though the Cardholder may have sufficient foreign currency balance in his MCF Enabled Account. | 20.8 Meskipun adanya Klausula 20.7, sekiranya institusi kewangan peniaga luar negara menyempurnakan / membenarkan Transaksi Luar Negara dalam Ringgit Malaysia, bukannya dalam mata wang asing yang dipilih oleh Pemegang Kad, transaksi tersebut akan didebit dari Akaun Pembelian Runcit Pemegang Kad dalam Ringgit Malaysia walaupun Pemegang Kad mempunyai baki mata wang asing yang mencukupi dalam Akaun Yang Diupayakan Dengan MCF |

Explanation: Document 1 refers to the "financial institution" of the overseas merchant. Document 2 uses phrasing that translates to "financial institution of the overseas merchant," but the formatting breaks it up over several lines, potentially leading to misinterpretation.