

# Document Comparison with gpt-4o

- File 1: hlb-pay-and-save-i-tnc-en.pdf
- File 2: hlb-pay-and-save-i-tnc-bm.pdf
- Total Cost: \$0.31472
- Time Taken: 290.1440266999416s

# Discrepancies

Total Discrepancies Found: 5

## No. 1

**Flags: Inaccurate disclosure, Major deviations from the English version**

Document 1	Document 2
<p>“Eligible Bill Payments” is defined as payment transactions made from the Account via the Hong Leong Connect Online Banking and HLB Connect App (“HLB Connect”) to the following:</p> <ul style="list-style-type: none"><li>o Billers listed on the HLB Connect;</li><li>o JomPAY billers;</li><li>o FPX (Direct Debit) registered merchants/billers; and</li><li>o HLB Credit Card, <b>HLB/HLISB for Personal/Housing/Car Loan repayments.</b></li></ul>	<p>“Bayaran Bil Layak” adalah bermaksud transaksi pembayaran yang dibuat daripada Akaun melalui Hong Leong Connect Online Banking dan HLB Connect App (“HLB Connect”) kepada pihak-pihak berikut:</p> <ul style="list-style-type: none"><li>o Pengebil yang disenaraikan di dalam HLB Connect;</li><li>o Pengebil JomPAY;</li><li>o Pedagang/ pengebil berdaftar dengan FPX (Direct Debit); dan</li><li>o Kad Kredit HLB, <b>HLB/HLISB Pinjaman/ Pembiayaan Peribadi, Pinjaman/ Pembiayaan Perumahan, Pinjaman/ Pembiayaan Kenderaan dan Pembiayaan ASB-i.</b></li></ul>

Explanation: Document 2 includes ‘Pembiayaan ASB-i’ (ASB-i Financing) as an additional category under eligible bill payments, which is not mentioned in Document 1. This could lead to confusion or misinterpretation regarding the eligibility criteria for e-Xtra Interest.

## No. 2

### Flags: Inaccurate disclosure

Document 1	Document 2
34.1.1 The trading limit which shall be made available to the Accountholder to purchase the Approved Securities through HLeBroking Services shall be calculated and determined by HLB, based on the Available Funds ("Trading Limit"), taking into account estimated brokerage and other costs related to the purchase of the Approved Securities ("Transaction Costs").	<b>33.1.1</b> Had dagangan yang tersedia kepada Pemegang Akaun untuk membeli Sekuriti Yang Diluluskan melalui Perkhidmatan HLeBroking adalah dikira dan ditentukan oleh HLB, berdasarkan Dana Yang Tersedia ("Had Dagangan") dengan mengambil kira anggaran komisen pembrokeran dan kos-kos lain yang berkaitan dengan pembelian Sekuriti Yang Diluluskan ("Kos Transaksi").

Explanation: In Document 2, the clause number is incorrectly listed as 33.1.1 instead of 34.1.1, which could lead to confusion when referencing the document. This is an inaccurate disclosure as it misrepresents the structure of the document.

## No. 3

### Flags: Inaccurate disclosure

Document 1	Document 2
(f) transfer foreign currencies from the Accountholder's Account through Outward Telegraphic Transfers via HLB's branches or HLB Connect;	(f) memindahkan mata wang asing daripada Akaun Pemegang Akaun melalui Pemindahan Keluar Telegrafik melalui cawangan <b>HLB/HLISB</b> atau HLB Connect;

Explanation: Document 2 includes 'HLISB' in addition to 'HLB' for the outward telegraphic transfers, which is not mentioned in Document 1. This could lead to confusion or misinterpretation about the entities involved in the service.

## No. 4

### Flags: Inaccurate disclosure

Document 1	Document 2
<p>The Accountholder agrees that HLB shall be entitled to effect any conversion or reconversion of any currencies as required by law, any applicable rules and regulations and/ or HLB for payment, deduction, and/ or withholding of any fees, charges, taxes or levies. HLB shall not be liable to the Accountholder or any other parties for any loss suffered or incurred by the Accountholders or other parties for any such conversion or reconversion in accordance with <b>this Clause 51</b>.</p>	<p>Pemegang Akaun bersetuju bahawa HLB berhak untuk melakukan penukaran atau penukaran semula matawang seperti yang disyaratkan oleh undang-undang, sebarang peraturan dan undang-undang yang tersedia ada dan/atau HLB untuk pembayaran, pemotongan, dan / atau penahanan sebarang yuran, caj, cukai atau pungutan. HLB tidak akan bertanggungjawab kepada Pemegang Akaun atau pihak lain atas segala kerugian yang dialami atau ditanggung oleh Pemegang Akaun atau pihak lain untuk sebarang penukaran atau penukaran semula tersebut menurut <b>Klausu 47</b> ini.</p>

Explanation: In Document 1, the clause number referenced is 51, which is consistent with the clause number of the paragraph itself. However, in Document 2, the clause number is incorrectly referenced as 47, which does not match the actual clause number of the paragraph. This discrepancy could lead to confusion or misinterpretation regarding the applicable clause.

## No. 5

### Flags: Missing paragraphs or information

Document 1	Document 2
<p>Fees and Charges 55. Standard fees and charges of the Account and Debit Card shall apply. Please visit our website addresses below or scan the QR codes below for more information. Pay&amp;Save (i.e. the Account) is classified as a current account, please refer to the Current Account section of the Fees &amp; Charges. Account Debit Card <a href="http://www.hlb.com.my/depositcharges">www.hlb.com.my/depositcharges</a> <a href="http://www.hlb.com.my/dc1">www.hlb.com.my/dc1</a></p>	<p>Fi &amp; Caj dan Kadar Berlembhan 55. Fi dan caj standard Akaun, Kad Debit <b>dan Kadar Berlembhan</b> adalah terpakai dan boleh didapati di Laman Sesawang HLB Akaun Kad Debit <b>Kadar Berlembhan</b> <a href="http://www.hlb.com.my/depositcharges">www.hlb.com.my/depositcharges</a> <a href="http://www.hlb.com.my/dc1">www.hlb.com.my/dc1</a> <a href="http://www.hlb.com.my/excess">www.hlb.com.my/excess</a></p>

Explanation: Document 2 includes an additional category 'Kadar Berlembhan' (Excess Rates) which is not mentioned in Document 1. This could lead to confusion as Document 1 does not provide any information about excess rates, which might be relevant for users looking for comprehensive fee details.