Document Comparison with gpt-4o

- Total Cost: $0.396802
- Time Taken: 357.34708850004245s

Discrepancies

Total Discrepancies Found: 11

No. 1

Flags: Major deviations from the English version

Document 1	Document 2
Page: 1	Page: 1
"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: o Billers listed on the HLB Connect; o JomPAY billers; o FPX (Direct Debit) registered merchants/billers; and o HLB Credit Card, HLB/HLISB for Personal/ Housing/Car Loan repayments.	"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: o Pengebil yang disenaraikan di dalam HLB Connect; o Pengebil JomPAY; o Pedagang/pengebil berdaftar dengan FPX (Direct Debit); dan o Kad Kredit HLB, HLB/HLISB Pinjaman/ Pembiayaan Peribadi, Pinjaman/ Pembiayaan Perumahan, Pinjaman/ Pembiayaan Kenderaan dan Pembiayaan ASB-i.

Explanation: Document 2 includes an additional category of eligible bill payments, specifically 'Pembiayaan ASB-i' (ASB-i financing), which is not mentioned in Document 1. This could lead to differences in understanding what constitutes eligible bill payments between the two documents.

No. 2

Flags: Inaccurate disclosure

Document 1	Document 2
Page: 1	Page: 1
31.1 registered for HLB Connect and applied for the Securities Trading Feature;	30.1 Pemegang Akaun telah mendaftar untuk HLB Connect dan telah memohon untuk Ciri Dagangan Sekuriti;

Explanation: In Document 1, the condition is numbered as 31.1, while in Document 2, it is numbered as 30.1. This discrepancy in numbering could lead to confusion or misinterpretation of the sequence or importance of the conditions.

No. 3

Flags: Inaccurate disclosure

Document 1	Document 2
Page: 1	Page: 1
31.2 opened a share trading account ("Trading Account") with Hong Leong Investment Bank Berhad ("HLIB") through HLB and a Central Depository System account ("CDS Account") through HLIB which are to be linked to the Account, for the purpose of trading in securities in Bursa Malaysia Securities Berhad ("Bursa Malaysia") and/or other approved securities exchanges as determined by HLB from time to time ("Approved Securities");	30.2 Pemegang Akaun telah membuka Akaun Dagangan ("Akaun Dagangan") dengan Hong Leong Investment Bank Berhad ("HLIB") melalui HLB dan akaun Pusat Sistem Depositori ("Akaun CDS") melalui HLIB yang akan dihubungkan kepada Akaun untuk tujuan dagangan sekuriti di Bursa Malaysia Securities Berhad ("Bursa Malaysia") dan/atau bursa sekuriti yang diluluskan yang lain sebagaimana yang ditentukan oleh HLB dari semasa ke semasa ("Sekuriti Yang Diluluskan");

Explanation: In Document 1, the condition is numbered as 31.2, while in Document 2, it is numbered as 30.2. This discrepancy in numbering could lead to confusion or misinterpretation of the sequence or importance of the conditions.

No. 4

Flags: Major deviations from the English version

Document 1	Document 2
Page: 1	Page: 1
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").	33.1.1 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 1, the sub-section is numbered as 34.1.1, whereas in Document 2, it is numbered as 33.1.1. This discrepancy in numbering could lead to confusion or misinterpretation, especially in legal or formal contexts where precise referencing is crucial.

No. 5

Flags: Major deviations from the English version

Document 1	Document 2
Page: 1	Page: 1
34.1.2 The Trading Limit will vary from time to time based on the available credit balance in the Account and HLB's computation and determination of the Trading Limit shall be final and conclusive.	33.1.2 Had Dagangan akan dipinda dari semasa ke semasa berdasarkan baki kredit yang tersedia di dalam Akaun serta pengiraan dan penentuan Had Dagangan oleh HLB adalah yang terakhir dan muktamad.

Explanation: The section numbering in Document 1 is 34.1.2, whereas in Document 2 it is 33.1.2. This discrepancy in numbering could lead to confusion when referencing specific sections across the documents.

No. 6

Flags: Major deviations from the English version

Document 1	Document 2
Page: 1	Page: 1
34.1.3 For the avoidance of doubt, any securities sold by the Accountholder through the Trading Account will not be taken into account by HLB when determining the Trading Limit prior to the relevant settlement date for such sale.	33.1.3 Bagi mengelakkan keraguan, apa-apa sekuriti yang dijual oleh Pemegang Akaun dengan menggunakan Akaun Dagangan tidak akan diambil kira oleh HLB dalam menentukan Had Dagangan sebelum tarikh penyelesaian jualan tersebut.

Explanation: The section numbering in Document 1 is 34.1.3, whereas in Document 2 it is 33.1.3. This discrepancy in numbering could lead to confusion when referencing specific sections across the documents.

No. 7

Flags: Inaccurate disclosure

Document 1	Document 2
Page: 1	Page: 1
"MCF Enabled Account" means the Account of the Accountholder where the MCF has been enabled.	"Akaun Aktif MCF" bermaksud Akaun kepunyaan Pemegang Akaun yang MCF telah Aktif.

Explanation: The term 'MCF Enabled Account' is translated as 'Akaun Aktif MCF' in Document 2. The word 'Enabled' is translated as 'Aktif', which means 'Active' in Malay. This could lead to confusion as 'Enabled' and 'Active' may imply different states of the account.

No. 8

Flags: Inaccurate disclosure, Misleading statements or features

Document 1	Document 2
Page: 49	Page: 49
HLB is not a currency trading platform hence all Accountholders are advised not to misuse HLB's services, including the MCF Enabled Account for this purpose.	HLB bukanlah platform dagangan matawang. Semua Pemegang Akaun dinasihatkan supaya tidak menggunakan atau menyalahgunakan perkhidmatan HLB, termasuk Akaun Aktif MCF untuk tujuan menjalankan perdagangan mata wang.

Explanation: In Document 1, the statement advises against the misuse of the MCF Enabled Account for currency trading. However, Document 2 implies that the MCF Enabled Account is specifically used for currency trading, which is misleading and inaccurately reflects the original intent of Document 1.

No. 9

Flags: Inaccurate disclosure

Document 1	Document 2
Page: 51	Page: 51
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 this Clause 51.	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 Klausa 47 ini.

Explanation: The English document refers to 'Clause 51' while the Malay document refers to 'Klausa 47'. This discrepancy in clause numbering could lead to confusion or misinterpretation regarding the specific clause being referenced.

No. 10

Flags: Inaccurate disclosure

Document 1	Document 2
Page: 53	Page: 53
HLB shall not be responsible for nor be liable for any diminution in the value of the currency of the deposit due to taxes, imposts, depreciation or devaluation, or for the unavailability of any currency due to restrictions on convertibility, requisitions, involuntary transfer, exercise of military or usurped powers, or any other causes whatsoever which are beyond HLB's control.	HLB tidak akan bertanggungjawab atau tidak bertanggungan di atas pengurangan nilai matawang deposit kerana cukai, penyamaran, susut nilai atau penurunan nilai, atau untuk ketiadaan matawang apa pun kerana sekatan ke atas pertukaran, permintaan, pemindahan secara bukan sukarela, penggunaan kuasa tentera atau rampasan kuasa, atau sebab-sebab lain yang berada di luar kawalan HLB.

Explanation: The term 'imposts' refers to taxes or duties, whereas 'penyamaran' translates to 'disguise' in English. This is an inaccurate translation that could lead to misunderstanding of the document's intent regarding financial liabilities.

No. 11

Flags: Missing paragraphs or information

Document 1	Document 2
Page: 1	Page: 1
Fees and Charges	

1. 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&Save (i.e. the Account) is classified as a current account, please refer to the Current Account section of the Fees & Charges.

Account Debit Card www.hlb.com.my/depositcharges

www.hlb.com.my/dc1 |Fi & Caj dan Kadar Berlebihan 55. Fi dan caj standard Akaun, Kad Debit dan Kadar Berlebihan adalah terpakai dan boleh didapati di Laman Sesawang HLB Akaun Kad Debit Kadar Berlebihan www.hlb.com.my/depositcharges

www.hlb.com.my/dc1

www.hlb.com.my/excess |

Explanation: Document 2 includes references to 'Kadar Berlebihan' (Excess Rates) which are not mentioned in Document 1. This could lead to confusion as Document 1 does not provide any information on excess rates, potentially omitting important details for users who might incur such charges.