

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: \$0.853747
- Time Taken: 64.88554710010067s

Discrepancies

Total Discrepancies Found: 13

No. 1

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 Malay document specifies 'HLB Connect'. This could lead to confusion if 'Connect' is a different service or platform from 'HLB Connect'.

No. 2

Flags: Inaccurate disclosure

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(**In the event the entire JFD is fully withdrawn on or before its respective maturity period or the minimum tenure as HLB may determine at any time with twenty-one (21) calendar days½ prior notice, HLB shall be entitled to deduct from or debit the Customer'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' may have different implications in financial contexts.

No. 3

Flags: Outdated information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 dates differ between the documents. Document 1 states the maturity as 31 August 2021 and 31 August 2022, while Document 2 states 31 July 2021 and 31 July 2022. This discrepancy could lead to confusion regarding the actual maturity dates.

No. 4

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. The translation may not accurately convey the same meaning, potentially leading to confusion about the type of account being referred to.

No. 5

Flags: Inaccurate disclosure

Document 1	Document 2
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.	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 English document refers to the '3-in-1 JA monthly e-statement,' while the Malay document refers to 'penyata elektronik bulanan Akaun Junior 3-dalam-1.' The term 'Akaun Junior' is not mentioned in the English version, which could lead to confusion about whether the same account type is being referred to in both documents.

No. 6

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. 7

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 skips from (iii) to (iii) again, whereas Document 1 continues to (iv). This could cause confusion in referencing specific clauses.

No. 8

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: In Document 1, this point is numbered (iv), while in Document 2, it is numbered (iii). This discrepancy in numbering could lead to confusion when cross-referencing the documents.

No. 9

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: In Document 1, this point is numbered (v), while in Document 2, it is numbered (iv). This discrepancy in numbering could lead to confusion when cross-referencing the documents.

No. 10

Flags: Inaccurate disclosure

Document 1	Document 2
(iv) Connect: ½ Log on to https://s.hongleongconnect.my/ and transfer from any CASA/CASA-i into the sixteen (16) digit JDC number . ½ Reload via Connect is free of charge.	(iv) Connect: ½ Layari https://s.hongleongconnect.my/ dan pindahkan daripada mana-mana CASA/CASA-i ke dalam nombor JDC- i enam belas (16) digit . ½ Isian semula menerusi Connect adalah percuma.

Explanation: In Document 2, the term 'JDC number' is translated as 'nombor JDC-i', which includes an additional '-i'. This could imply a different type of JDC number, potentially leading to confusion or misinterpretation.

No. 11

Flags: Inaccurate disclosure

Document 1	Document 2
5.0 Conversion of the 3-in-1 JA benefits once the beneficiary attains the age of eighteen (18) years (a) 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. ½ Savings Account) in the joint names of the Customer as the primary accountholder and beneficiary as the joint accountholder.	5.0 Penukaran manfaat JA 3-dalam-1 apabila benefisiari mencapai umur lapan belas (18) tahun (a) 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. ½ Akaun Simpanan) atas nama bersama Pelanggan sebagai pemegang akaun utama dan benefisiari sebagai pemegang akaun bersama.

Explanation: In Document 2, the savings account is referred to as 'akaun Hong Leong simpanan', which specifies a particular bank (Hong Leong), whereas Document 1 refers to it as a 'normal savings account' without specifying a bank. This could lead to confusion about whether the account is specific to Hong Leong or any bank.

No. 12

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 i.e. ½ 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. 13

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 sentence in English that mentions the availability of a Bahasa Malaysia version of the terms and conditions. This information is missing in Document 2, which could be important for users who require the document in Bahasa Malaysia.