

# Document Comparison with gpt-4o

- File 1: Debit Card Terms and Conditions - EN.pdf
- File 2: Debit Card Terms and Conditions - BM.pdf
- Total Cost: \$0.829855
- Time Taken: 761.1909543999936s

# Discrepancies

Total Discrepancies Found: 17

## No. 1

### Flags: Inaccurate disclosure

Document 1	Document 2
1.36 “MCF Enabled Account” means the Account of the Cardholder where the MCF (as defined under Clause 1.45 herein) has been enabled, which may include a <b>Retail Purchase Account</b> .	1.36 “Akaun Diaktifkan MCF” bermaksud Akaun Pemegang Kad di mana MCF (seperti yang ditakrifkan dalam Klausula 1.45 di sini) telah diupayakan, yang mungkin termasuk <b>akaun yang dipautkan ke Kad Debit</b> . telah diaktifkan, yang mungkin termasuk Akaun Pembelian Runcit.

Explanation: Document 2 includes an additional detail ‘akaun yang dipautkan ke Kad Debit’ (account linked to Debit Card) which is not mentioned in Document 1. This could lead to a different interpretation of what constitutes an MCF Enabled Account.

## No. 2

### Flags: Inaccurate disclosure

Document 1	Document 2
1.39 “Monthly Statement Fee” means fees per month imposed on the Cardholder for the monthly printed <b>Statement</b> .	1.39 “Fi Penyata Bulanan” bermaksud fi bulanan yang dikenakan ke atas Pemegang Kad untuk <b>penyata bulanan Kad Debit</b> yang dicetak.

Explanation: Document 1 refers to a ‘Monthly Statement Fee’ for a printed statement without specifying the type of card. Document 2 specifies that the fee is for a ‘Debit Card’ statement, which could lead to confusion if the fee applies to other types of cards as well.

## No. 3

### Flags: Inaccurate disclosure

Document 1	Document 2
The Cardholder shall ensure that as soon as the Debit Card expires, it is destroyed, by <b>cutting it diagonally in half</b> and to return it to the Bank for replacement of the Debit Card.	Pemegang Kad harus memastikan bahawa sebaik sahaja Kad Debit luput, ia dimusnahkan, dengan <b>memotong dua secara melintang</b> dan mengembalikannya kepada Bank untuk penggantian Kad Debit.

Explanation: In Document 1, the instruction is to cut the expired Debit Card diagonally in half, whereas in Document 2, the instruction is to cut it into two pieces horizontally. This discrepancy could lead to confusion about the correct method of destroying the card.

## No. 4

### Flags: Inaccurate disclosure

Document 1	Document 2
(o) The Cardholder agrees not to use the Debit Card for any unlawful activities. If the Bank finds, suspects or has reasons to believe that the Debit Card has been used for any unlawful activity, the Bank may take any action considered appropriate to meet any obligation in connection with the prevention of any unlawful activity including but not limited to fraud, money laundering, terrorist activity/financing, <b>bribery, corruption</b> and/or tax evasion.	(o) Pemegang Kad bersetuju untuk tidak menggunakan Kad Debit untuk sebarang aktiviti yang menyalahi undang-undang. Jika Bank mendapati, mengesyaki atau mempunyai sebab untuk mempercayai bahawa Kad Debit telah digunakan untuk sebarang aktiviti yang menyalahi undang-undang, Bank boleh mengambil apa-apa tindakan dianggap sesuai untuk memenuhi apa-apa kewajipan yang berkaitan dengan pencegahan apa-apa aktiviti haram termasuk tetapi tidak terhad kepada penipuan, pengubahan wang haram, aktiviti/ pembiayaan pengganas, <b>rasuah, penyalahgunaan wang</b> dan/atau pengelakan cukai.

Explanation: In Document 1, the term ‘corruption’ is used, which generally refers to dishonest or fraudulent conduct by those in power. In Document 2, this is translated as ‘rasuah, penyalahgunaan wang’, which translates to ‘bribery, misuse of funds’. The addition of ‘misuse of funds’ introduces a new concept not present in the original document, potentially altering the scope of activities considered unlawful.

## No. 5

### Flags: Missing paragraphs or information

Document 1	Document 2
The records and entries in the Account with the Bank which appears on the monthly Statement shall be deemed to be correct and binding on the Cardholder unless written notice to the contrary is given to the Bank by the Cardholder within fourteen (14) days <b>after the receipt of the Statement.</b>	Rekod dan catatan dalam Akaun yang ditetapkan dengan Bank yang terdapat pada Penyata bulanan akan dianggap sebagai tepat dan mengikat ke atas Pemegang Kad kecuali makluman bertulis bertentangan dengannya diberi oleh Pemegang Kad kepada Bank dalam masa empat belas (14) hari kalendar <b>selepas menerima.</b>

Explanation: Document 1 specifies that the 14-day period for the Cardholder to notify the Bank begins after the receipt of the Statement. Document 2, however, does not explicitly mention the receipt of the Statement, which could lead to ambiguity regarding when the 14-day period starts.

## No. 6

### Flags: Misleading statements or features

Document 1	Document 2
<p>5.4 If the Cardholder for any reason whatsoever does not, within fourteen (14) days, notify the Bank in writing of any error in the Statement, and in the absence of any obvious error on the face of the statement or fraud by the Bank then the Cardholder shall be deemed to have accepted the records and entries in the Statement as correct, final and conclusive. The Statement shall be considered conclusive and binding on the Cardholder and the Cardholder's legal representatives and successors.</p>	<p>5.4 Jika atas sebarang sebab Pemegang Kad tidak memaklumkan kepada Bank secara bertulis dalam masa empat belas (14) hari tentang sebarang percanggahan di dalam Penyata dan sekiranya tiada sebarang kesilapan yang jelas pada muka penyata atau penipuan oleh Bank, maka Pemegang Kad akan dianggap telah menerima rekod dan catatan di dalam Penyata sebagai betul, akhir dan muktamad. Penyata itu harus dianggap sebagai muktamad dan terikat kepada Pemegang Kad, wakil perundangan dan pengganti Pemegang Kad, <b>dan sebarang tuntutan atau dakwa terhadap Bank yang mendakwa Penyata itu adalah salah adalah tidak sah.</b></p>

Explanation: Document 2 includes an additional clause stating that any claims or allegations against the Bank asserting that the Statement is incorrect are invalid. This clause is not present in Document 1, which could lead to a different interpretation of the rights of the Cardholder in challenging the Statement.

## No. 7

### Flags: Missing paragraphs or information

Document 1	Document 2
The Cardholder shall use all precautions to prevent or guard against such an event. If such an event occurs, the Cardholder shall: (i) If the event occurred in Malaysia - <b>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.</b> (ii) If the event occurred overseas – Notify Visa Travel Service Centre or any member of Mastercard or its nearest affiliates.	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 <b>dengan secepat yang munasabah boleh dilaksanakan selepas itu</b> (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).

Explanation: Document 1 specifies that the Cardholder must immediately notify the Bank via specific contact numbers upon discovering the event in Malaysia. Document 2, however, uses a more general phrase 'as soon as reasonably practicable' without providing specific contact details, which could lead to delays in reporting and handling the situation.

## No. 8

### Flags: Missing paragraphs or information

Document 1	Document 2
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: (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;	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: 8.6.2 tangguh dalam memaklumkan Bank secepat mungkin setelah diketahui kehilangan atau penggunaan tanpa kebenaran Kad Kredit;

Explanation: Document 1 includes a clause about notifying the bank in case of a security breach of banking credentials or the loss of a security device, which is not mentioned in Document 2. This omission could lead to a misunderstanding of the cardholder's responsibilities in the event of a security breach.

## No. 9

### Flags: Missing paragraphs or information

Document 1	Document 2
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: (iii) voluntarily disclosed the PIN and banking credentials such as access identity (ID) and passcode to a third party;	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: 8.6.3 secara sukarela mendedahkan PIN kepada orang lain;

Explanation: Document 1 specifies that the cardholder should not disclose both the PIN and other banking credentials such as access identity (ID) and passcode, whereas Document 2 only mentions the PIN. This could lead to a lack of clarity about the security measures the cardholder must adhere to.

## No. 10

### Flags: Missing paragraphs or information

Document 1	Document 2
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: (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 <b>cooperated with the Bank in the investigation.</b>	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: 8.6.6 secara sukarela membenarkan orang lain untuk menggunakan Kad.

Explanation: Document 1 includes a requirement for the cardholder to take reasonable steps to secure their security device and to cooperate with the bank during investigations, which is not mentioned in Document 2. This could lead to a misunderstanding of the cardholder's obligations in ensuring the security of their card and cooperating with the bank.



## No. 11

### Flags: Missing paragraphs or information

Document 1	Document 2
<p>The Cardholder shall remain liable for the unauthorised transactions if proven acted in any manner as listed (i) to (vi) above. This includes before or after the Bank's receipt of the Cardholder's written confirmation. The Bank's decision however, shall be deemed final, conclusive and binding on this matter on Cardholder. For the avoidance of doubt, unauthorised transactions stated above shall mean transactions of retail purchases and not ATM transactions. ATM transactions will encompass both withdrawals and interbank money transaction performed with the Debit Card. It is expressly agreed that the Bank is not under a duty to ensure that the Current Balance prescribed by the Bank is not exceeded.</p>	<p>Untuk mengelakkan keraguan, transaksi tanpa kebenaran yang dinyatakan di atas bermaksud transaksi pembelian runcit dan bukan transaksi ATM. Urus niaga ATM akan merangkumi kedua-dua pengeluaran dan transaksi wang antara bank yang dilakukan dengan Kad Debit. Adalah dipersetujui dengan nyata bahawa Bank tidak bertanggungjawab untuk memastikan Baki Semasa yang ditetapkan oleh Bank tidak melebihi.</p>

Explanation: Document 1 includes a section detailing the liability of the Cardholder for unauthorized transactions, specifying conditions under which the Cardholder remains liable. This section is entirely missing in Document 2, which could lead to a misunderstanding of the Cardholder's responsibilities and liabilities.

## No. 12

### Flags: Inaccurate disclosure

Document 1	Document 2
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 <b>prior to termination of the Cardholder's Debit Card.</b>	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 <b>sebelum Bank menerima makluman bertulis mengenai penamatan dan pengembalian Kad Debit dipotong dua kepada Bank.</b>

Explanation: In Document 1, the Cardholder remains liable for transactions made prior to the termination of the Debit Card. However, in Document 2, the Cardholder remains liable for transactions made before the Bank receives written notice of termination and the cut Debit Card. This discrepancy could lead to different interpretations of when the Cardholder's liability ends.

## No. 13

### Flags: Inaccurate disclosure

Document 1	Document 2
For the full list of fees and charges, please visit our website <a href="http://www.hlb.com.my/dc1">www.hlb.com.my/dc1</a> or scan here:	Untuk senarai fi dan caj yang lengkap, sila layari laman web kami <a href="http://www.hlb.com.my/dc2">www.hlb.com.my/dc2</a> atau imbas di sini:

Explanation: Document 1 provides the URL [www.hlb.com.my/dc1](http://www.hlb.com.my/dc1), while Document 2 provides [www.hlb.com.my/dc2](http://www.hlb.com.my/dc2). This discrepancy could lead to confusion or misdirection for the cardholder seeking information on fees and charges.

## No. 14

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

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. <b>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.</b>	10.3 Fi Tahunan tidak akan dikenakan semasa pengeluaran Kad Debit dan hanya akan dikenakan pada tarikh ulang tahun. <b>Fi Tahunan boleh diubah oleh Bank dari semasa ke semasa.</b> Fi Tahunan tidak akan dikembalikan.

Explanation: Document 1 specifies that any variation in the Annual Fee will be communicated with a 21-day prior notice via the Bank's websites or other methods deemed fit by the Bank. This information is missing in Document 2, which could lead to a lack of clarity for the reader regarding how and when they will be informed about changes to the Annual Fee.

## No. 15

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

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. <b>Fi Tahunan tidak akan dikembalikan.</b>

Explanation: Document 2 includes a statement that the Annual Fee will not be refunded, which is not mentioned in Document 1. This could lead to confusion or misinterpretation regarding the refund policy of the Annual Fee, as Document 1 does not address this aspect.

## No. 16

### Flags: Inaccurate disclosure

Document 1	Document 2
11.2 In the event the Cardholder is required by law to make any deduction or withholding from the Fee and/or all other monies payable to the Bank under these T&Cs in respect of any Tax or otherwise, the sum payable by the Cardholder in respect of which the deduction or withholding is required shall be <b>increased so that the net Fee and/or the net amount of monies received by the Bank is equal to that which the Bank would otherwise have received had no deduction or withholding been required or made.</b>	11.2 Pada sebarang masa atau keadaan dimana Pemegang Kad dituntut oleh undang-undang untuk membuat sebarang potongan atau menahan dari yuran perkhidmatan dan/atau semua wang lain yang kena dibayar kepada di bawah T&S ini berkaitan dengan Cukai atau sebaliknya, jumlah yang kena dibayar oleh Pemegang Kad dalam hal di mana potongan atau penahanan cukai diperlukan akan <b>ditambah supaya yuran perkhidmatan dan/atau jumlah bersih wang yang diterima oleh Bank kekal dengan apa yang Bank sepatutnya menerima jika sebarang potong atau pengecualian tidak dikenakan.</b>

Explanation: In Document 1, it is clearly stated that the sum payable by the Cardholder should be increased to ensure the Bank receives the same net amount as if no deduction or withholding had been made. Document 2 attempts to convey this but uses the phrase 'ditambah supaya yuran perkhidmatan dan/atau jumlah bersih wang yang diterima oleh Bank kekal dengan apa yang Bank sepatutnya menerima,' which could be interpreted as simply maintaining the amount rather than explicitly increasing the payment to cover the deduction or withholding. This could lead to a misunderstanding of the Cardholder's obligation to increase the payment.

## No. 17

### Flags: Inaccurate disclosure

Document 1	Document 2
11.7 For the avoidance of doubt, the parties agree that any sum payable or amount to be used in the calculation of a sum payable expressed elsewhere in these T&Cs has been determined without regard to and <b>does not include amounts to be added on under this clause on account of Tax.</b>	11.7 Bagi mengelakkan sebarang keraguan, kesemua pihak terbabit dengan ini bersetuju bahawa mana-mana jumlah yang perlu dibayar atau jumlah yang digunakan untuk menentukan jumlah yang perlu dibayar berdasarkan Terma dan Syarat ini adalah muktamad tanpa mengambil kira untuk Cukai dan <b>tidak termasuk jumlah-jumlah yang perlu ditambah di bawah Klausula ini dikenakan dengan Cukai.</b>

Explanation: In Document 1, it is clearly stated that the amounts payable do not include amounts to be added under the clause on account of Tax. However, in Document 2, the translation suggests that the amounts are final without considering tax, which could imply that tax is not a factor at all, rather than specifically excluding additional amounts under the clause. This could lead to a misunderstanding of the financial obligations regarding tax.