

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: \$0.722078
- Time Taken: 437.6800100998953s

Discrepancies

Total Discrepancies Found: 10

No. 1

Flags: Inaccurate disclosure, Major deviations from the English version

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 Retail Purchase Account .	1.36 “Akaun Diaktifkan MCF” bermaksud Akaun Pemegang Kad di mana MCF (seperti yang ditakrifkan dalam Klausa 1.45 di sini) telah diupayakan, yang mungkin termasuk akaun yang dipautkan ke Kad Debit .

Explanation: In Document 1, the ‘MCF Enabled Account’ may include a ‘Retail Purchase Account’, whereas in Document 2, it is described as potentially including an ‘account linked to a Debit Card’. This discrepancy could lead to different interpretations of what types of accounts are considered ‘MCF Enabled’.

No. 2

Flags: Inaccurate disclosure, Major deviations from the English version

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

Explanation: In Document 1, the ‘Monthly Statement Fee’ applies to the ‘monthly printed Statement’ in general, while in Document 2, it specifically refers to the ‘monthly printed Debit Card statement’. This could imply a narrower scope in Document 2, potentially excluding other types of accounts or statements.

No. 3

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, bribery, corruption 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, rasuah, penyalahgunaan wang dan/atau pengelakan cukai.

Explanation: The term 'corruption' in Document 1 is translated as 'penyalahgunaan wang' in Document 2, which means 'misuse of funds'. This translation could lead to a misunderstanding of the scope of unlawful activities covered, as 'corruption' generally refers to a broader range of unethical practices beyond just the misuse of funds.

No. 4

Flags: Misleading statements or features, Major deviations from the English version

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 PemegangKad akan dianggap telah menerima rekod dan catatan di dalam Penyata sebagai betul, akhir danmuktamad. Penyata itu harus dianggap sebagai muktamad dan terikat kepada Pemegang Kad, wakil perundangan dan pengganti Pemegang Kad, dan sebarang tuntutan atau dakwa terhadap Bank yang mendakwa Penyata itu adalah salah adalah tidak sah.</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 significantly alter the legal implications for the Cardholder, potentially limiting their ability to dispute the Statement after the 14-day period.

No. 5

Flags: Missing paragraphs or information

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 2 includes a specific instruction that the cardholder should not leave the Debit Card unattended or disclose the PIN and/or card details to any third party. This information is not present in Document 1, which could lead to differences in understanding the responsibilities of the cardholder regarding the security of the card and its details.

No. 6

Flags: Missing paragraphs or information, 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 memaklum 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 2 does not include the details about the security breach of banking credentials or the loss of a security device, nor does it mention the voluntary disclosure of banking credentials such as access identity (ID) and passcode to a third party. These omissions could significantly alter the understanding of the cardholder's liabilities and responsibilities.

No. 7

Flags: Inaccurate disclosure

Document 1	Document 2
<p>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.</p>	<p>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.</p>

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

No. 8

Flags: Inaccurate disclosure

Document 1	Document 2
<p>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>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 URL provided in Document 1 is 'www.hlb.com.my/dc1', whereas in Document 2, it is 'www.hlb.com.my/dc2'. This discrepancy could lead to confusion or incorrect access to information regarding fees and charges.

No. 9

Flags: Inaccurate disclosure, Missing paragraphs or information

Document 1	Document 2
<p>[Page: Page 13] 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.</p>	<p>[Page: Page 15] 10.3 Fi Tahunan tidak akan dikenakan semasa pengeluaran Kad Debit dan hanya akan dikenakan pada tarikh ulang tahun. Fi Tahunan tidak akan dikembalikan.</p>

Explanation: Document 1 specifies that the Annual Fee can be varied by the Bank with a 21-day prior notice via the Bank's website or other methods deemed fit by the Bank. This information is missing in Document 2, which instead mentions that the Annual Fee will not be refunded. The omission of the Bank's ability to vary the fee and the notification method is a significant discrepancy as it affects the customer's understanding of potential changes to the fee.

No. 10

Flags: Inaccurate disclosure

Document 1	Document 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 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.	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 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.

Explanation: Document 1 specifies that the monies are payable 'to the Bank', which is a crucial detail indicating the recipient of the payment. Document 2 does not explicitly mention 'to the Bank' in the equivalent position, which could lead to ambiguity about the recipient of the payment.