

Document Comparison with gemini-1.5-pro

- File 1: hlb-pay-and-save-i-tnc-en.pdf
- File 2: hlb-pay-and-save-i-tnc-bm.pdf
- Total Cost: \$0.291967
- Time Taken: 413.9394430000102s

Discrepancies

Total Discrepancies Found: 19

No. 1

Flags: Inaccurate disclosure

Document 1	Document 2
For the avoidance of doubt, individuals refer to Malaysian and non-Malaysian individuals aged eighteen (18) years and above, either in single or in joint-names accountholders .	Untuk mengelakkan keraguan, individu merujuk kepada warganegara Malaysia and bukan warganegara Malaysia berumur lapan belas (18) tahun ke atas, sama ada atas nama tunggal atau nama bersama .

Explanation: While seemingly minor, the phrasing difference between “single or in joint-names accountholders” (Document 1) and “atas nama tunggal atau nama bersama” (Document 2, translated as “under single or joint names”) could lead to a subtle but important distinction in legal interpretation regarding account ownership and operation.

No. 2

Flags: Inaccurate disclosure

Document 1	Document 2
7. The following types of accounts are eligible for conversion to the Account provided that the existing Account does not have an overdraft facility: o Hong Leong SmartLink Account o Hong Leong Basic Current Account o Hong Leong Current Account	7 Jenis-jenis akaun yang berikut layak untuk penukaran kepada Akaun dengan syarat Akaun sedia ada tidak mempunyai kemudahan overdraf: o Akaun Hong Leong SmartLinko Akaun Semasa Asas Hong Leong o Akaun Semasa Hong Leong

Explanation: In Document 2, the formatting of the list of eligible accounts for conversion is broken, potentially omitting ‘Hong Leong Basic Current Account’ and ‘Hong Leong Current Account’ if interpreted as being part of the same bullet point as ‘Akaun Hong Leong SmartLink’.

No. 3 (Correct)

Flags: Major deviations from Document 1

Document 1	Document 2

<p>16. “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.</p>	<p>16. “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.</p>
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Explanation: Document 2 includes “ASB-i Financing” as an eligible bill payment for e-Xtra Interest, while Document 1 does not. This is a significant difference in terms of eligible payment options.

No. 4

Flags: Major deviations from Document 1

Document 1	Document 2
<p>23. Debit Card retail transactions that are eligible for the Debit Card Bonus Interest are set out in Table 3 (“Eligible Swipes”): Table 3 No. Eligible Swipes Total Maximum Debit Card Bonus Interest per month 1 Petrol RM30 2 Shopping 3 Groceries 4 Restaurant 5 Other Debit Card usage</p>	<p>23. Transaksi runcit Kad Debit yang layak mendapat Faedah Bonus Kad Debit dinyatakan dalam Jadual 3 di bawah (“Transaksi Layak”): Jadual 3 No. Transaksi Layak Jumlah Faedah Bonus Kad Debit Maksimum setiap bulan 1 Petrol RM30 2 Membeli-belah 3 Keperluan Dapur 4 Restoran 5 Lain-lain penggunaan Kad Debit</p>

Explanation: While seemingly minor, the translation of ‘Shopping’ and ‘Groceries’ to ‘Membeli-belah’ (which encompasses shopping in general) and ‘Keperluan Dapur’ (kitchen needs) respectively, could lead to different interpretations of eligible spending categories. ‘Groceries’ is more specific than ‘kitchen needs’, which could include non-grocery items. This could impact a customer’s understanding of what qualifies for the bonus interest.

No. 5 (Correct)

Flags: Inaccurate disclosure

Document 1	Document 2

<p>31. The Securities Trading Feature shall only be available to the Accountholders who have fulfilled the following conditions: 31.1 registered for HLB Connect and applied for the Securities Trading Feature; 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");</p>	<p>31. Ciri Dagangan Sekuriti hanya akan dibenarkan untuk Pemegang Akaun yang telah memenuhi syarat-syarat berikut: 30.1 Pemegang Akaun telah mendaftar untuk HLB Connect dan telah memohon untuk Ciri Dagangan Sekuriti; 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");</p>
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Explanation: The numbering of the sub-clauses under clause 31 is inconsistent between the two documents. Document 1 correctly uses 31.1, while Document 2 incorrectly uses 30.1. This discrepancy continues in the following sub-clauses.

No. 6 (Correct)

Flags: Inaccurate disclosure

Document 1	Document 2
<p>31. The Securities Trading Feature shall only be available to the Accountholders who have fulfilled the following conditions: 31.1 registered for HLB Connect and applied for the Securities Trading Feature; 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");</p>	<p>31. Ciri Dagangan Sekuriti hanya akan dibenarkan untuk Pemegang Akaun yang telah memenuhi syarat-syarat berikut: 30.1 Pemegang Akaun telah mendaftar untuk HLB Connect dan telah memohon untuk Ciri Dagangan Sekuriti; 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");</p>

Explanation: Similar to the previous flag, the sub-clause numbering is inconsistent. Document 1 uses 31.2, while Document 2 uses 30.2.

No. 7 (Correct)

Flags: Inaccurate disclosure

Document 1	Document 2
<p>34. The Available Funds in the Account are to be dealt with in the following manner: 34.1 Trading Limit for purchase of Approved Securities 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").</p>	<p>34. Dana Yang Tersedia di dalam Akaun akan dikendalikan secara berikut: 34.1. Had Dagangan untuk pembelian Sekuriti Yang Diluluskan 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").</p>

Explanation: Again, inconsistent numbering. Document 1 uses 34.1 and 34.1.1 while Document 2 uses 34.1 and 33.1.1

No. 8

Flags: Inaccurate disclosure

Document 1	Document 2
<p>34.2 Earmarking for purchase order 34.2.1 The Available Funds shall be earmarked upon the purchase orders for Approved Securities being made whereby the amount earmarked is equivalent to the total purchase price of the Approved Securities and Transaction Costs. The amount earmarked shall not be made available for withdrawal and/or transfer by the Accountholders until the settlement date in accordance with Bursa Malaysia's Fixed Delivery and Settlement System Rules ("FDSS Rules"), whereupon: (a) it will be utilised towards settlement of the purchase price and Transaction Costs of the relevant Approved Securities purchased; or (b) the earmark will be released if the purchase order is not matched.</p>	<p>34.2. Peruntukan untuk pesanan belian 34.2.1. Dana Yang Tersedia akan diperuntukkan sebaik sahaja pesanan belian untuk Sekuriti Yang Diluluskan dibuat, di mana amaun yang diperuntukkan adalah bersamaan dengan jumlah harga belian Sekuriti Yang Diluluskan dan Kos Transaksi. Amaun yang diperuntukkan tidak akan tersedia untuk pengeluaran dan/atau pemindahan oleh Pemegang Akaun sehingga tarikh penyelesaian menurut Peraturan Sistem Penyerahan dan Penyelesaian Tetap Bursa Malaysia ("Peraturan FDSS"), di mana: (a) ia akan digunakan untuk penyelesaian harga belian dan Kos Transaksi Sekuriti Yang Diluluskan yang dibeli; atau (b) peruntukan akan dilepaskan sekiranya pesanan belian tidak berjaya dipadankan.</p>

Explanation: Document 1 uses a consistent numbering scheme (34.2 then 34.2.1). Document 2 uses an inconsistent numbering scheme (34.2. then 34.2.1.). While seemingly minor, this inconsistency could cause confusion when referencing specific clauses, especially in legal contexts.

No. 9

Flags: Inaccurate disclosure

Document 1	Document 2
<p>34.3 Trade Settlement 34.3.1 Upon settlement date in accordance with the FDSS Rules, HLB is hereby authorised by the Accountholders to utilise the amount earmarked in the manner set out under Clause 34.2.1 above. (a) for settlement of all purchase contract(s) under the Trading Account; and/or (b) for settlement of purchase contracts where the counter(s) due for which the purchase contract has been executed, is/are suspended from trading by the relevant regulatory body.</p>	<p>34.3. Penyelesaian Dagangan 34.3.1. Pada tarikh penyelesaian menurut Peraturan FDSS, HLB dengan ini diberi kuasa oleh Pemegang Akaun untuk menggunakan amaun yang diperuntukkan menurut Klausa 34.2.1. seperti berikut: a) bagi penyelesaian semua kontrak belian di bawah Akaun Dagangan; dan/atau b) bagi penyelesaian kontrak belian di mana kaunter yang akan diserahkan untuk kontrak belian yang telah dilaksanakan, digantung daripada dagangan oleh badan kawal selia yang berkaitan.</p>

Explanation: Although both documents refer to the same preceding clause conceptually, the numbering is inconsistent due to the previous discrepancy. Document 1 correctly refers to clause 34.2.1, while Document 2 incorrectly refers to 34.2.1. because of the prior numbering error. This creates a broken link and makes it difficult to cross-reference information accurately.

No. 10

Flags: Inaccurate disclosure

Document 1	Document 2
<p>38. The Accountholders are eligible for a securities trading bonus interest ("Securities Trading Bonus Interest") provided that the Accountholders make a minimum of one (1) successful purchase or sale of Approved Securities through the Trading Account, subject to the terms and conditions herein.</p>	<p>38. Pemegang Akaun layak mendapat faedah bonus dagangan saham ("Faedah Bonus Dagangan Saham") akan dengan syarat Pemegang Akaun telah membuat sekurang-kurangnya satu (1) belian atau jualan Sekuriti Yang Diluluskan yang berjaya dengan menggunakan Akaun Dagangan, tertakluk kepada terma dan syarat yang terkandung di sini.</p>

Explanation: While both versions mention that the bonus is subject to terms and conditions, the Malay version in Document 2 uses the phrase "akan dengan syarat," which translates more literally to "will be on the condition that." This phrasing implies a future conditional eligibility, whereas the English version in Document 1 clearly states current eligibility "provided that" the conditions are met. This subtle difference could lead to confusion about when the bonus interest becomes applicable.

No. 11

Flags: Inaccurate disclosure

Document 1	Document 2

43. Securities Trading Bonus Interest is calculated monthly and credited on the **first (1st) day** of the following month into the Account.

43. Faedah Bonus Dagangan Saham dikira pada akhir bulan dan dikreditkan **setiap 1 haribulan (1hb.)** bulan berikutnya ke dalam Akaun.

Explanation: Document 1 states that the interest is credited on the first day of the following month, while Document 2 says “every 1st” which implies it could be credited multiple times. Although likely a translation error, this discrepancy could cause confusion.

No. 12

Flags: Major deviations from Document 1

Document 1	Document 2
39. The Securities Trading Bonus Interest shall be calculated on a tiered basis based on the total amount of trades by the Accountholder in a calendar month (“Total Monthly Traded Amount” or “MTA”). The MTA is derived as below: (i) For Purchase transactions: $MTA = [Unit \times Purchase Price] + Transaction Costs$ (ii) For Sell transactions: $MTA = [Unit \times Selling Price] - Transaction Costs$	39. Faedah Bonus Dagangan Saham atas baki kredit yang tersedia di dalam akan dikira secara berperingkat berdasarkan jumlah amaun dagangan oleh Pemegang Akaun dalam bulan kalendar (“Jumlah Amaun Dagangan Bulanan” atau “MTA”). Nota: MTA dikira seperti berikut: (i) Untuk transaksi Belian: $MTA = [Unit \times Harga Belian] + Kos Transaksi$ (ii) Untuk transaksi Jualan: $MTA = [Unit \times Harga Jualan] - Kos Transaksi$

Explanation: While both documents describe how MTA is calculated, Document 2 adds the phrase “Nota: MTA dikira seperti berikut:” which is not present in Document 1. This is a structural difference that slightly alters the presentation of the information.

No. 13

Flags: Major deviations from Document 1

Document 1	Document 2
7 Multi-Currency Feature The following sets out the terms, conditions and definitions that will apply to Accountholders who have enabled for the Multi-Currency Feature (“MCF”) (“MCF Terms and Conditions”).	Ciri Pelbagai Matawang (“MCF”) Berikut merupakan terma, syarat dan takrifan tertentu yang akan terpakai pada Pemegang Akaun yang mengaktifkan Ciri Pelbagai Matawang (“MCF”) (“MCF Terma dan Syarat”).

Explanation: Document 1 uses the English heading “Multi-Currency Feature” followed by an introductory sentence. Document 2 uses the Malay equivalent “Ciri Pelbagai Matawang (“MCF”)” as a heading and integrates the introductory information directly into the following sentence. This structural change impacts how the information is presented.

No. 14

Flags: Major deviations from Document 1

Document 1	Document 2
46. Except for Clause 45(f) and Clause 45(g), foreign currencies stored is non-transferable directly from MCF Enabled Account via Inter or Intra bank transfer of funds to another HLB/HLISB account and non-HLB/HLISB account (whether Savings, Savings-i, Current, Current-i, FD, FD-i, Term Investment Account-i or General Investment Account ("GIA")).	46. Kecuali bagi klausa 45 (f) dan klausa 45 (g), matawang asing yang disimpan tidak boleh dipindah milik terus dari Akaun Aktif MCF melalui pemindahan dana Inter atau Intra bank, kepada akaun HLB / HLISB dan bukan HLB / HLISB lain (sama ada Simpanan, Simpanan-i, Semasa, Semasa-i, Deposit Tetap, Deposit Tetap-i, Akaun Berjangka Pelaburan-i atau Akaun Pelaburan Am-i ("GIA")).

Explanation: Document 1 states that transfers are not allowed to "another HLB/HLISB account AND non-HLB/HLISB account". Document 2 states that transfers are not allowed to "HLB/HLISB accounts AND other non-HLB/HLISB accounts". The use of "other" implies that the originating account *is* an HLB/HLISB account, and transfers to other accounts of the same type are disallowed. This is a significant difference as it changes which accounts transfers are restricted to.

No. 15

Flags: Major deviations from Document 1

Document 1	Document 2
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.	49. 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: Document 1 advises against the *misuse* of HLB's services for currency trading. Document 2 advises against both the *use* AND *misuse* of HLB's services for currency trading. This difference significantly alters the permitted use of the MCF Enabled Account, as Document 2 explicitly forbids any form of currency trading, while Document 1 only prohibits its misuse.

No. 16 (Correct)

Flags: Inaccurate disclosure, Major deviations from Document 1

Document 1	Document 2

<p>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.</p>	<p>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 Klausu 47 ini.</p>
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Explanation: Document 2 incorrectly references “Clause 47” instead of “Clause 51” when discussing HLB’s liability regarding currency conversion. This is a significant discrepancy as it points to a different section, potentially altering the legal implications.

No. 17

Flags: Missing content, Major deviations from Document 1

Document 1	Document 2
<p>54. For MCF Enabled Account that is considered dormant, before the funds are transferred to the Registrar of Unclaimed Moneys in the manner as provided in Unclaimed Moneys Act 1965, all foreign currencies available in the MCF Enabled Account will be converted back to Ringgit Malaysia based on the day’s prevailing board rate which is two (2) calendar days prior to the transfer.</p>	<p>54. Untuk Akaun Aktif MCF yang dianggap dormant, sebelum dana dipindahkan ke Pendaftar Wang Tidak Dituntut seperti yang diperuntukkan di dalam Akta Wang Tidak Dituntut 1965, semua mata wang asing yang terdapat dalam Akaun Aktif MCF akan ditukar ke Ringgit Malaysia berdasarkan kadar pertukaran asas dua (2) hari kalendar sebelum pemindahan dilakukan.</p>

Explanation: Document 1 refers to a “MCF Enabled Account that is considered dormant”, while Document 2 refers to an “Akaun Aktif MCF yang dianggap dormant” (Active MCF Account that is considered dormant). This difference in terminology creates a significant discrepancy regarding which type of account is subject to the dormancy clause and subsequent conversion to Ringgit Malaysia.

No. 18 (Correct)

Flags: Missing content, Major deviations from Document 1

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&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</p>	<p>9Fi & Caj dan Kadar Berlembhan 55. Fi dan caj standard Akaun, Kad Debit dan Kadar Berlembhan adalah terpakai dan boleh didapati di Laman Sesawang HLB Akaun Kad Debit Kadar Berlembhan www.hlb.com.my/depositcharges www.hlb.com.my/dc1 www.hlb.com.my/excess</p>
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Explanation: Document 2 includes “Kadar Berlembhan” (Excess Rate) as an additional fee applicable to the account, along with a corresponding URL. This information is entirely missing from Document 1, creating a major discrepancy in the fee disclosure. While both documents mention Account and Debit Card fees, the addition of “Excess Rate” in Document 2 represents a substantial difference.

No. 19

Flags: Missing content

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, please email us at hlonline@hlbb.hongleong.com.my or call 03-76268899. Sekiranya anda mempunyai sebarang pertanyaan mengenai terma dan syarat dan/atau memerlukan Salinan terma dan syarat dalam versi Bahasa Malaysia, sila e-mel kami di hlonline@hlbb.hongleong.com.my atau hubungi 03-76268899.</p>	<p>Sekiranya anda mempunyai sebarang pertanyaan mengenai terma dan syarat dan/atau memerlukan Salinan terma dan syarat dalam versi Bahasa Malaysia, sila e-mel kami di hlonline@hlbb.hongleong.com.my atau hubungi 03-76268899. If you have any enquiries regarding the terms and conditions and/or require a copy of the Bahasa Malaysia version, please email us at hlonline@hlbb.hongleong.com.my or call 03-76268899.</p>

Explanation: While both documents contain both English and Bahasa Malaysia versions of the contact information, the order is reversed. This isn’t a major discrepancy in terms of meaning, but it’s worth noting as a structural difference if the documents are intended to be exact translations.