

Document Comparison with gpt-4o-mini

- Total Cost: \$0.038338
- Time Taken: 731.312718399975s

Discrepancies

Total Discrepancies Found: 59

No. 1

Flags: Inaccurate disclosure, Major deviations from the English version

Document 1	Document 2
Page: 1	Page: 1
HONG LEONG PAY&SAVE ACCOUNT TERMS & CONDITIONS ("T&Cs") (Versi Bahasa Malaysia)	AKAUN HONG LEONG PAY&SAVE TERMA DAN SYARAT ("T&S") (English Version)

Explanation: Document 1 refers to the terms as 'TERMS & CONDITIONS' and indicates it is in 'Versi Bahasa Malaysia', while Document 2 refers to them as 'TERMA DAN SYARAT' and indicates it is the 'English Version'. This discrepancy could lead to confusion regarding the language context of the terms.

No. 2

Flags: Inaccurate disclosure, Major deviations from the English version

Document 1	Document 2
Page: 1	Page: 1
These T&Cs are to be read together as a whole with the General Terms and Conditions of Accounts for Deposits and Islamic Banking Deposits, Debit Card Terms and Conditions and any other relevant terms and conditions as Hong Leong Bank Berhad (“HLB”) may impose from time to time with twenty-one (21) calendar days’ notice.	T&S ini hendaklah dibaca bersama-sama secara keseluruhan dengan Terma dan Syarat Am bagi Deposit dan Deposit Perbankan Islam, Terma dan Syarat Kad Debit dan mana-mana terma dan syarat lain yang berkaitan seperti yang mungkin dikenakan oleh Hong Leong Bank Berhad (“HLB”) dari semasa ke semasa dengan memberi notis dua puluh satu (21) hari kalendar terlebih dahulu. “

Explanation: The translation in Document 2 uses different phrasing and structure, which could lead to misinterpretation of the terms being referenced. The English version specifies ‘General Terms and Conditions of Accounts for Deposits and Islamic Banking Deposits’, while the Malay version simplifies this to ‘Terma dan Syarat Am bagi Deposit dan Deposit Perbankan Islam’, which may not fully convey the same breadth of terms.

No. 3

Flags: Inaccurate disclosure, Major deviations from the English version

Document 1	Document 2
Page: 1	Page: 1
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 dan bukan warganegara Malaysia berumur lapan belas (18) tahun ke atas, sama ada atas nama tunggal atau nama bersama.”

Explanation: The English document uses the term ‘individuals’ which is plural, while the Malay document uses ‘individu’ which is singular. This could imply a difference in the scope of the subject being referred to, potentially affecting the interpretation of whether the statement applies to one or multiple individuals.

No. 4

Flags: Inaccurate disclosure, Major deviations from the English version

Document 1	Document 2
Page: 1	Page: 1
3. The minimum initial deposit to open the Account is Ringgit Malaysia Fifty (RM50) .	3. Deposit permulaan minimum untuk membuka Akaun ialah Ringgit Malaysia Lima Puluh (RM50) .”

Explanation: The phrase ‘Fifty’ in Document 1 is translated as ‘Lima Puluh’ in Document 2. While both refer to the same amount, the translation could lead to confusion regarding the exact wording used in the original document. The use of ‘Fifty’ versus ‘Lima Puluh’ may not be a direct discrepancy in meaning, but it represents a significant deviation in language that could affect clarity for readers unfamiliar with the translation.

No. 5

Flags: Inaccurate disclosure, Major deviations from the English version

Document 1	Document 2
Page: 1	Page: 1
4. No introducer is required to open the Account and no Passbook will be issued.	4. Pencadang tidak diperlukan untuk membuka Akaun dan tiada Buku Akaun akan dikeluarkan.”

Explanation: The term ‘introducer’ in Document 1 refers to a specific role or person who facilitates the opening of an account, while ‘pencadang’ in Document 2 translates to ‘proposer’ or ‘suggestor’, which may not accurately reflect the intended meaning in the context of account opening.

No. 6

Flags: Inaccurate disclosure, Major deviations from the English version

Document 1	Document 2
Page: 2	Page: 2
13. In the event the Account is closed before the next interest Crediting Date , no Savings Interest will be paid for that Quarter.	13. Sekiranya Akaun ditutup sebelum tarikh perkreditan Faedah yang berikutnya , tiada Faedah Simpanan akan dibayar untuk suku tahun tersebut.”

Explanation: The term ‘Crediting Date’ in Document 1 is a specific financial term that may not be accurately represented by the phrase ‘tarikh perkreditan Faedah yang berikutnya’ in Document 2. This could lead to misunderstandings regarding the timing of interest payments.

No. 7

Flags: Inaccurate disclosure, Major deviations from the English version

Document 1	Document 2
Page: 2	Page: 2
14. The latest Savings Interest rate(s) can be obtained at HLB’s corporate website at www.hlb.com.my (“HLB’s Website”).	14. Kadar Faedah Simpanan yang terkini boleh didapati di laman sesawang korporat HLB www.hlb.com.my (“Laman Sesawang HLB”).”

Explanation: The term ‘Savings Interest rate(s)’ in Document 1 is translated as ‘Kadar Faedah Simpanan’ in Document 2. While both terms refer to the same concept, the translation may not fully capture the nuances of the original term, potentially leading to misunderstandings regarding the nature of the rates being discussed.

No. 8

Flags: Inaccurate disclosure, Major deviations from the English version

Document 1	Document 2
Page: 2	Page: 2
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.	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."

Explanation: The English version specifies 'HLB Credit Card, HLB/HLISB for Personal/ Housing/Car Loan repayments,' while the Malay version includes 'Pembiayaan ASB-i,' which is not mentioned in the English version. This introduces a significant discrepancy in the types of eligible bill payments.

No. 9

Flags: Inaccurate disclosure, Major deviations from the English version

Document 1	Document 2
Page: 2	Page: 2
Rate (R) = e-Xtra Interest rate	Kadar (R) = Kadar Faedah e-Xtra"

Explanation: The term 'Interest rate' in Document 1 is translated as 'Kadar Faedah' in Document 2. While both terms refer to the same concept, the specific wording may lead to different interpretations in financial contexts, particularly in legal or formal documents.

No. 10

Flags: Inaccurate disclosure, Major deviations from the English version

Document 1	Document 2
Page: 2	Page: 2
20. The latest e-Xtra Interest rate(s) can be obtained at HLB's Website.	20. Kadar Faedah e-Xtra yang terkini boleh didapati di Laman Sesawang HLB."

Explanation: The term 'Interest rate(s)' in Document 1 is translated as 'Kadar Faedah' in Document 2. While this is a correct translation, the plural form 'rate(s)' is omitted in Document 2, which could imply that only a single rate is available, potentially misleading the reader. Additionally, 'Website' is translated as 'Laman Sesawang', which is a valid translation but may not convey the same modern connotation as 'Website'.

No. 11

Flags: Inaccurate disclosure

Document 1	Document 2
Page: 2	Page: 2
23. Debit Card retail transactions that are eligible for the Debit Card Bonus Interest are set out in Table 3 ("Eligible Swipes"):	23. Transaksi runcit Kad Debit yang layak mendapat Faedah Bonus Kad Debit dinyatakan dalam Jadual 3 di bawah ("Transaksi Layak")."

Explanation: The term 'Debit Card retail transactions' in Document 1 is translated as 'Transaksi runcit Kad Debit' in Document 2. While both phrases refer to retail transactions involving debit cards, the translation may not fully capture the specificity of the original term, potentially leading to a misunderstanding of the scope of transactions eligible for the bonus interest.

No. 12

Flags: Inaccurate disclosure, Major deviations from the English version

Document 1	Document 2
Page: 2	Page: 2
24. The Eligible Swipes must be successfully posted in HLB's system and any reversal of Debit Card retail transaction shall be disqualified from the calculation of the Debit Card Bonus Interest.	24. Transaksi Layak berjaya akan direkodkan di dalam sistem HLB dan sebarang pemulangan transaksi runcit Kad Debit tidak layak untuk pengiraan Faedah Bonus Kad Debit."

Explanation: Document 1 specifies that Eligible Swipes must be 'successfully posted' in the system, which is a critical condition for eligibility. Document 2 translates this as 'Transaksi Layak berjaya', which does not convey the same requirement of being posted, potentially leading to misinterpretation of the eligibility criteria.

No. 13

Flags: Inaccurate disclosure, Major deviations from the English version

Document 1	Document 2
Page: 2	Page: 2
25. The posting date of the Eligible Swipes shall be used to calculate the total amount spend from the Eligible Swipes from the Debit Card per calendar month.	25. Tarikh rekod Transaksi Layak akan digunakan untuk pengiraan jumlah perbelanjaan Transaksi Layak menggunakan Kad Debit setiap bulan kalendar."

Explanation: The phrase 'posting date' in Document 1 refers specifically to the date when transactions are recorded, which may imply a different context than 'tarikh rekod' in Document 2. This could lead to misunderstandings regarding the timing of the transactions being referenced.

No. 14

Flags: Inaccurate disclosure, Major deviations from the English version

Document 1	Document 2
Page: 2	Page: 2
For the avoidance of doubt, if the date and time of Eligible Swipes posted in HLB's system differ from the actual retail transactions performed by the Accountholders , the date and time captured in HLB's system shall prevail.	Untuk mengelakkan keraguan, jika tarikh dan masa Transaksi Layak direkodkan dalam sistem HLB berbeza daripada transaksi runcit sebenar yang dilakukan oleh Pemegang Akaun Pemegang Kad Debit , tarikh dan masa yang direkod dalam sistem HLB akan diguna pakai."

Explanation: The term 'Accountholders' in Document 1 is translated as 'Pemegang Akaun Pemegang Kad Debit' in Document 2, which specifically refers to 'Debit Card Account Holders.' This could lead to a misunderstanding regarding the scope of individuals covered under the term, as it may exclude other types of account holders.

No. 15

Flags: Inaccurate disclosure, Major deviations from the English version

Document 1	Document 2
Page: 2	Page: 2
[Page: 2] 27. Debit Card Bonus Interest is calculated based on the Daily Average Balance ("DAB") of the Account at the end of the month.	[Page: 2] 27. Faedah Bonus Kad Debit dikira berdasarkan Baki Purata Harian Akaun ("DAB") Akaun pada akhir bulan."

Explanation: The phrase 'Debit Card Bonus Interest' in Document 1 is translated as 'Faedah Bonus Kad Debit' in Document 2. This translation may not accurately convey the same financial concept, as 'interest' and 'bonus' can imply different meanings in financial contexts. This discrepancy could lead to misunderstandings about the nature of the financial product being described.

No. 16

Flags: Inaccurate disclosure, Major deviations from the English version

Document 1	Document 2
Page: 2	Page: 2
29. Eligible Swipes which are unsuccessful or subsequently reversed will not be included in the Debit Card Bonus Interest calculation.	29. Transaksi Layak yang tidak berjaya atau dipulangkan tidak akan diambil kira dalam pengiraan Faedah Bonus Kad Debit.”

Explanation: The term ‘subsequently reversed’ in Document 1 implies a specific action of reversing a transaction after it has been made, while ‘dipulangkan’ in Document 2 translates to ‘returned’, which may not convey the same meaning. This could lead to confusion regarding what types of transactions are excluded from the interest calculation.

No. 17

Flags: Inaccurate disclosure, Major deviations from the English version

Document 1	Document 2
Page: 2	Page: 2
In the event the Account is closed prior to the next Debit Card Bonus Interest crediting date, the Debit Card Bonus Interest accrued shall be forfeited.	Sekiranya Akaun ditutup sebelum tarikh pengkreditan Faedah Bonus Kad Debit yang berikutnya, Faedah Bonus Kad Debit yang telah diakru akan terbatal.”

Explanation: The phrase ‘shall be forfeited’ suggests a loss of accrued interest, while ‘akan terbatal’ translates to ‘will be canceled’, which may imply a different outcome. This discrepancy could lead to misunderstandings regarding the consequences of closing the account.

No. 18

Flags: Inaccurate disclosure, Major deviations from the English version

Document 1	Document 2
Page: 2	Page: 2
Securities Trading Feature The following sets out the terms, conditions and definitions that will apply to Accountholders who have applied for the Securities Trading Feature (“Securities Trading Terms and Conditions”).	Ciri Dagangan Sekuriti Berikut merupakan terma, syarat dan takrifan tertentu yang akan terpakai kepada Pemegang Akaun yang telah memohon untuk Ciri Dagangan Sekuriti (“Terma dan Syarat Dagangan Sekuriti”).“

Explanation: The term ‘Securities Trading Feature’ in Document 1 is translated as ‘Ciri Dagangan Sekuriti’ in Document 2. Additionally, ‘Securities Trading Terms and Conditions’ is translated as ‘Terma dan Syarat Dagangan Sekuriti’. While these translations are generally accurate, the specific terminology may have implications in legal contexts, potentially leading to misunderstandings regarding the nature of the terms and conditions.

No. 19

Flags: Inaccurate disclosure, Major deviations from the English version

Document 1	Document 2
Page: 2	Page: 2
In the event of any conflict or inconsistency between the Securities Trading Terms and Conditions and these T&Cs herein, the Securities Trading Terms and Conditions shall prevail.	Sekiranya terdapat sebarang konflik atau ketidakselarasan di antara Terma dan Syarat Dagangan Sekuriti dan T&S ini, Terma dan Syarat Dagangan Sekuriti akan terpakai.“

Explanation: The phrase ‘the Securities Trading Terms and Conditions shall prevail’ in Document 1 is translated as ‘Terma dan Syarat Dagangan Sekuriti akan terpakai’ in Document 2. The original English phrase implies a legal precedence, while the translation may suggest applicability without the same weight of precedence, potentially altering the interpretation of which terms take priority in case of conflict.

No. 20

Flags: Inaccurate disclosure, Major deviations from the English version

Document 1	Document 2
Page: 2	Page: 2
31.4 All dealings in the Approved Securities shall be executed through HLIB by way of HLIB’s electronic investor services known as HLeBroking (“HLeBroking Services”) and accessed through HL Connect. The link to HLeBroking Services will be made available in HLB Connect as an alternative means for the Accountholder to access HLeBroking Services.	31.4 Semua urusan niaga Sekuriti Yang Diluluskan akan dilaksanakan melalui HLIB dengan menggunakan perkhidmatan pelabur elektronik HLIB yang dikenali sebagai HLeBroking (“Perkhidmatan HLeBroking”) dan diakses melalui HLB Connect. Pautan ke Perkhidmatan”

Explanation: Document 2 omits the part about the link to HLeBroking Services being made available in HLB Connect as an alternative means for the Accountholder to access HLeBroking Services. This omission could lead to a misunderstanding of how the services are accessed.

No. 21

Flags: Inaccurate disclosure, Major deviations from the English version

Document 1	Document 2
Page: 2	Page: 2
33. Available Funds shall mean the sum of monies standing to the credit of the Account and available for utilization by the Accountholder, which shall include the use of the Available Funds for the purpose of purchasing the Approved Securities through HLIB.	33. Dana Yang Tersedia adalah bermaksud jumlah wang yang ada di dalam Akaun dan tersedia untuk digunakan oleh Pemegang Akaun, termasuk penggunaan Dana Yang Tersedia untuk tujuan pembelian Sekuriti Yang Diluluskan melalui HLIB.”

Explanation: The translation of ‘Available Funds’ to ‘Dana Yang Tersedia’ may not accurately reflect the financial terminology used in the original document. The term ‘Available Funds’ has specific implications in financial contexts that may not be fully captured by the Malay translation.

No. 22

Flags: Inaccurate disclosure, Major deviations from the English version

Document 1	Document 2
Page: 2	Page: 2
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.	34.1.2 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 phrase ‘shall be final and conclusive’ in Document 1 indicates a definitive authority of HLB’s determination, while the translation in Document 2 uses ‘adalah yang terakhir dan muktamad’, which may imply a similar meaning but lacks the same legal weight and finality as ‘shall be’. This could lead to misinterpretation regarding the authority of HLB’s decisions.

No. 23

Flags: Inaccurate disclosure, Major deviations from the English version

Document 1	Document 2
Page: 2	Page: 2
(b) the earmark will be released if the purchase order is not matched.	(b) peruntukan akan dilepaskan sekiranya pesanan belian tidak berjaya dipadankan.“

Explanation: The English version states that the earmark will be released if the purchase order is not matched, while the Malay version uses the term ‘peruntukan’ which translates to ‘allocation’ rather than ‘earmark’. This could lead to confusion regarding what is being released, potentially altering the interpretation of the conditions under which the earmark is released.

No. 24

Flags: Inaccurate disclosure, Major deviations from the English version

Document 1	Document 2
Page: 2	Page: 2
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.	34.3.1 Pada tarikh penyelesaian menurut Peraturan FDSS, HLB dengan ini diberi kuasa oleh Pemegang Akaun untuk menggunakan amaun yang diperuntukkan menurut Klausula 34.2.1 seperti berikut:”

Explanation: The term 'Accountholders' in Document 1 is translated as 'Pemegang Akaun' in Document 2. While this is a direct translation, the term 'Pemegang Akaun' may not fully capture the legal implications or context of 'Accountholders' as understood in the original document, potentially leading to misinterpretation.

No. 25

Flags: Inaccurate disclosure, Major deviations from the English version

Document 1	Document 2
Page: 2	Page: 2
(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.	(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.”

Explanation: The translation in Document 2 introduces a significant difference in the phrasing of the second clause. The English version refers to 'the counter(s) due for which the purchase contract has been executed,' while the Malay version states 'kaunter yang akan diserahkan untuk kontrak belian yang telah dilaksanakan,' which translates to 'the counter that will be submitted for the purchase contract that has been executed.' This change in wording alters the meaning and intent of the clause, potentially leading to different interpretations regarding the conditions under which contracts are settled.

No. 26

Flags: Inaccurate disclosure, Major deviations from the English version

Document 1	Document 2
Page: 2	Page: 2
[Page: 2] 36. Save and except for the following variations applicable to the Accounts, the HLB General Terms and Conditions of Accounts shall apply to the Account:	[Page: 2] 36. Hanya untuk dan kecuali pindaan berikut yang terpakai ke atas Akaun, Terma dan Syarat Am Akaun HLB akan terpakai ke atas Akaun:"

Explanation: The phrase 'Save and except for the following variations' in Document 1 implies that there are specific exceptions to the terms that follow, while the translation in Document 2 ('Hanya untuk dan kecuali pindaan berikut') may not convey the same legal nuance, potentially altering the interpretation of the exceptions applicable to the accounts.

No. 27

Flags: Inaccurate disclosure, Major deviations from the English version

Document 1	Document 2
Page: 2	Page: 2
36.2 No cheque facility shall be available for the Account. However, exceptions can be made on a case-to-case basis.	36.2. Tiada fasiliti cek akan disediakan untuk Akaun. Walau bagaimanapun, pengecualian boleh dibuat berdasarkan kes ke kes. "

Explanation: While both documents state that no cheque facility is available, Document 1 explicitly mentions that exceptions can be made on a case-to-case basis, which is a crucial detail that could affect the interpretation of the policy. Document 2 translates this concept but does not emphasize the conditional nature of the exceptions, which could lead to misunderstandings about the flexibility of the policy.

No. 28

Flags: Inaccurate disclosure, Major deviations from the English version

Document 1	Document 2
Page: 2	Page: 2
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.	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.”

Explanation: The translation of ‘Securities Trading Bonus Interest’ to ‘Faedah Bonus Dagangan Saham’ may not accurately convey the same meaning, potentially leading to misunderstandings regarding the nature of the bonus interest.

No. 29

Flags: Inaccurate disclosure, Major deviations from the English version

Document 1	Document 2
Page: 2	Page: 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”).	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”).”

Explanation: The English document specifies that the Securities Trading Bonus Interest is calculated based on the total amount of trades, while the Malay document refers to the calculation based on the available credit balance. This represents a significant deviation in the basis of calculation, which could lead to misunderstandings regarding how the bonus interest is determined.

No. 30

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

Document 1	Document 2
Page: 2	Page: 2
The MTA is derived as below: The MTA is derived as below:	Nota: Nota: “

Explanation: Document 1 discusses the derivation of the MTA, which is crucial information. In contrast, Document 2 only contains the word ‘Nota’, which does not convey any relevant information about the MTA, leading to a significant loss of context and meaning.

No. 31

Flags: Inaccurate disclosure, Major deviations from the English version

Document 1	Document 2
Page: 2	Page: 2
(i) For Purchase transactions: $MTA = [Unit \times \text{Purchase Price}] + \text{Transaction Costs}$	(i) Untuk transaksi Belian: $MTA = [Unit \times \text{Harga Belian}] + \text{Kos Transaksi}$ “

Explanation: The term ‘Purchase Price’ in Document 1 is translated as ‘Harga Belian’ in Document 2, which is a direct translation but may not convey the same financial implications in the context of transactions. Similarly, ‘Transaction Costs’ is translated as ‘Kos Transaksi’, which could imply different types of costs depending on the context. This discrepancy could lead to misunderstandings regarding the nature of the costs involved in the transactions.

No. 32

Flags: Inaccurate disclosure, Major deviations from the English version

Document 1	Document 2
Page: 2	Page: 2
40. The higher the MTA made in a month, the higher the Securities Trading Bonus Interest earned on the credit balance in the Account.	40. Semakin banyak MTA yang dibuat dalam sebulan, semakin tinggi Faedah Bonus Dagangan Saham yang diperoleh atas baki kredit di dalam Akaun.“

Explanation: The original document states that as the MTA increases, the Securities Trading Bonus Interest also increases, implying a direct correlation. The translation, while similar, uses 'semakin banyak' (the more) which could imply a different interpretation of quantity rather than a direct relationship, potentially misleading the reader about the nature of the bonus interest earned.

No. 33

Flags: Inaccurate disclosure, Major deviations from the English version

Document 1	Document 2
Page: 2	Page: 2
41. The Securities Trading Bonus Interest is calculated based on the DAB of the Account as at the end of each calendar month in accordance with the following formula:	41. Faedah Bonus Dagangan Saham dikira berdasarkan DAB Akaun pada akhir bulan setiap bulan seperti formula di bawah:”

Explanation: The phrase 'Securities Trading Bonus Interest' in Document 1 is translated as 'Faedah Bonus Dagangan Saham' in Document 2. This translation may not accurately convey the same financial concept, as 'Securities Trading' and 'Dagangan Saham' may have different implications in the context of financial instruments.

No. 34

Flags: Inaccurate disclosure

Document 1	Document 2
Page: 2	Page: 2
[Page: 2] Note: DAB = Sum of total end-day balance/Total number of days in the month	[Page: 2] Nota: DAB = Jumlah baki akhir harian dalam bulan tersebut / Jumlah Bilangan hari dalam bulan tersebut

Explanation: The phrase 'Sum of total end-day balance' in Document 1 is translated as 'Jumlah baki akhir harian dalam bulan tersebut' in Document 2, which could imply a different calculation method. The original English version specifies a summation of balances, while the translation may suggest a daily balance instead.

No. 35

Flags: Inaccurate disclosure, Major deviations from the English version

Document 1	Document 2
Page: 2	Page: 2
Time (T) = Number of days in the month/ Number of days in the year, based on a 365-day calendar year	Masa (T) = Bilangan hari dalam bulan tersebut / Bilangan hari dalam setahun, berdasarkan 365 hari setahun

Explanation: The term 'Time' in Document 1 is translated as 'Masa' in Document 2. While 'Masa' can mean 'time', it is also commonly used to refer to 'period' or 'duration', which may not convey the same meaning as intended in the original document. This discrepancy could lead to misinterpretation of the concept being discussed.

No. 36

Flags: Inaccurate disclosure, Major deviations from the English version

Document 1	Document 2
Page: 2	Page: 2
Rate (R) = Securities Trading Bonus Interest rate based on the MTA as at month end	Kadar (R) = Kadar Faedah Bonus Dagangan Saham berdasarkan MTA pada akhir bulan”

Explanation: The phrase ‘Securities Trading Bonus Interest rate’ in Document 1 is translated to ‘Kadar Faedah Bonus Dagangan Saham’ in Document 2. This translation may not accurately convey the same financial terminology, potentially leading to misunderstandings regarding the nature of the rate being discussed.

No. 37

Flags: Inaccurate disclosure, Major deviations from the English version

Document 1	Document 2
Page: 2	Page: 2
42. The latest Securities Trading Bonus Interest rate(s) can be obtained at HLB’s Website.	42. Kadar Faedah Bonus Dagangan Saham yang terkini boleh didapati di Laman Sesawang HLB.”

Explanation: The term ‘Securities Trading Bonus Interest rate(s)’ in Document 1 is translated as ‘Kadar Faedah Bonus Dagangan Saham’ in Document 2. The translation may not accurately convey the specific financial terminology used in the original document, potentially leading to misunderstandings about the nature of the interest rates being discussed.

No. 38

Flags: Inaccurate disclosure, Major deviations from the English version

Document 1	Document 2
Page: 2	Page: 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 Securities Trading Bonus Interest is calculated monthly and credited on the first day of the following month. In contrast, Document 2 indicates that the interest is calculated at the end of the month and credited on the first day of the next month. This discrepancy in timing could lead to misunderstandings regarding when the interest is actually calculated and credited.

No. 39

Flags: Inaccurate disclosure, Major deviations from the English version

Document 1	Document 2
Page: 2	Page: 2
44. In the event the Account is closed prior to the next Securities Trading Bonus Interest crediting date, all interest accrued shall be forfeited.	44. Sekiranya Akaun ditutup sebelum tarikh pengkreditan kadar Faedah Bonus Dagangan Saham yang berikutnya, semua faedah yang telah diakru akan terbatal.”

Explanation: The word ‘forfeited’ suggests a loss of rights or benefits, while ‘terbatal’ could imply cancellation without the same connotation of loss. This difference in terminology could lead to different interpretations regarding the consequences of closing the account.

No. 40

Flags: Inaccurate disclosure, Major deviations from the English version

Document 1	Document 2
Page: 2	Page: 2
(a) hold foreign currencies approved by HLB from time to time;	(a) menyimpan matawang asing yang diluluskan oleh HLB dari semasa ke semasa;"

Explanation: The term 'hold' in Document 1 implies possession or control over foreign currencies, while 'menyimpan' in Document 2 translates to 'store' or 'keep', which may suggest a different level of engagement with the currencies. This discrepancy could lead to misunderstandings regarding the nature of the action being described.

No. 41

Flags: Inaccurate disclosure, Major deviations from the English version

Document 1	Document 2
Page: 2	Page: 2
(b) convert Ringgit Malaysia to a foreign currency or vice-versa in the Accountholder's MCF Enabled Account (as defined below) via HLB's branches or HLB Connect;	(b) menukar Ringgit Malaysia ke matawang asing atau sebaliknya dalam Akaun Aktif MCF Pemegang Akaun (seperti ditakrifkan di bawah) melalui cawangan HLB atau HLB Connect;"

Explanation: The term 'MCF Enabled Account' in Document 1 is translated as 'Akaun Aktif MCF Pemegang Akaun' in Document 2. This discrepancy in terminology could lead to confusion regarding the nature of the account being referred to, as 'Enabled' and 'Aktif' may imply different functionalities or statuses.

No. 42

Flags: Inaccurate disclosure, Major deviations from the English version

Document 1	Document 2
Page: 2	Page: 2
(c) convert one foreign currency to another foreign currency in the Accountholder's MCF Enabled Account (as defined below) via HLB's branches or HLB Connect;	(c) menukar satu matawang asing ke matawang asing yang lain di dalam Akaun Aktif MCF Pemegang Akaun (seperti yang ditakrifkan di bawah) melalui cawangan HLB atau HLB Connect;"

Explanation: The term 'MCF Enabled Account' in Document 1 is translated as 'Akaun Aktif MCF Pemegang Akaun' in Document 2. This discrepancy could lead to confusion regarding the specific type of account being referenced, as the translation may imply a different meaning or context.

No. 43

Flags: Inaccurate disclosure, Major deviations from the English version

Document 1	Document 2
Page: 2	Page: 2
(e) receive foreign currencies into the Accountholder's Account through Inward Telegraphic Transfers;	(e) menerima matawang asing ke dalam Akaun Pemegang Akaun melalui Pemindahan Masuk Telegraf;"

Explanation: The term 'Inward Telegraphic Transfers' in Document 1 is translated as 'Pemindahan Masuk Telegraf' in Document 2. While the translation is generally accurate, the term 'Inward' is omitted in Document 2, which could lead to a misunderstanding of the specific type of transfer being referenced. This omission may alter the interpretation of the method of receiving foreign currencies.

No. 44

Flags: Inaccurate disclosure, Major deviations from the English version

Document 1	Document 2
Page: 2	Page: 2
(f) transfer foreign currencies from the Accountholder's Account through Outward Telegraphic Transfers via HLB's branches or HLB Connect; and	(f) memindahkan mata wang asing daripada Akaun Pemegang Akaun melalui Pemindahan Keluar Telegrafik melalui cawangan HLB/HLISB atau HLB Connect; dan"

Explanation: The phrase 'Outward Telegraphic Transfers' in Document 1 is translated as 'Pemindahan Keluar Telegrafik' in Document 2. While the translation is generally accurate, the term 'Outward' is omitted in the Malay version, which could lead to a misunderstanding of the specific type of transfer being referred to.

No. 45

Flags: Inaccurate disclosure, Major deviations from the English version

Document 1	Document 2
Page: 2	Page: 2
(g) intra bank fund transfer in the same foreign currency between the Accountholder's Account and Foreign Currency Account.	(g) pemindahan dana intra bank dalam mata wang asing yang sama antara Akaun dan Akaun Matawang Asing Pemegang Akaun. "

Explanation: The term 'Accountholder's Account' in Document 1 is translated as 'Akaun' in Document 2, which is a general term and does not specify that it is the account of the accountholder. Additionally, 'Foreign Currency Account' is translated as 'Akaun Matawang Asing Pemegang Akaun', which implies ownership and could lead to confusion regarding the nature of the accounts involved in the transfer.

No. 46

Flags: Inaccurate disclosure, Major deviations from the English version

Document 1	Document 2
Page: 2	Page: 2
For the avoidance of doubt, MCF is only available for a MCF Enabled Account (as defined below) held by a single individual Accountholder.	Untuk mengelakkan keraguan, MCF hanya tersedia untuk Akaun Aktif MCF (seperti ditakrifkan di bawah) yang dipegang oleh Pemegang Akaun tunggal.”

Explanation: The term ‘MCF Enabled Account’ in Document 1 is translated as ‘Akaun Aktif MCF’ in Document 2. This discrepancy could lead to confusion regarding the specific type of account being referred to, as ‘Aktif’ may imply a different status or condition than ‘Enabled’.

No. 47

Flags: Inaccurate disclosure, Major deviations from the English version

Document 1	Document 2
Page: 2	Page: 2
“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 ‘Enabled’ in Document 1 suggests that the MCF feature is activated, while ‘Aktif’ in Document 2 could imply a different state of being active, potentially leading to confusion about the status of the account.

No. 48

Flags: Inaccurate disclosure, Major deviations from the English version

Document 1	Document 2
Page: 2	Page: 2
47. The foreign currencies stored with the MCF Enabled Account operates on a non-cash basis . No acceptance of physical foreign currency notes throughout any channels to the Accountholder shall be credited to the MCF Enabled Account.	47. Matawang asing yang disimpan dengan Akaun Aktif MCF beroperasi tanpa tunai . Tiada penerimaan matawang asing secara fizikal melalui mana-mana saluran kepada Pemegang Akaun yang dikreditkan ke Akaun Aktif MCF.”

Explanation: The phrase ‘non-cash basis’ in Document 1 is translated as ‘tanpa tunai’ in Document 2. While both phrases imply that the account does not operate with physical cash, the specific terminology may lead to different interpretations regarding the nature of transactions allowed in the account.

No. 49

Flags: Inaccurate disclosure, Misleading statements or features

Document 1	Document 2
Page: 2	Page: 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 matawang .”

Explanation: Document 1 clearly states that HLB is not a currency trading platform, while Document 2 translates this as ‘HLB bukanlah platform dagangan matawang’, which could imply that it is a platform for currency trading. Additionally, the phrase ‘untuk tujuan menjalankan perdagangan matawang’ suggests that the services could be used for currency trading, which contradicts the warning in Document 1.

No. 50

Flags: Inaccurate disclosure, Major deviations from the English version

Document 1	Document 2
Page: 2	Page: 2
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.	54. Untuk Akaun Aktif MCF yang dianggap dorman, 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.”

Explanation: The term ‘MCF Enabled Account’ in Document 1 is translated as ‘Akaun Aktif MCF’ in Document 2. This change in terminology could lead to confusion regarding the type of account being referenced, potentially altering the interpretation of the document.

No. 51

Flags: Inaccurate disclosure, Major deviations from the English version

Document 1	Document 2
Page: 2	Page: 2
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.	54. Untuk Akaun Aktif MCF yang dianggap dorman, 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.”

Explanation: The phrase ‘converted back’ in Document 1 is translated simply as ‘ditukar’ in Document 2. The omission of ‘back’ may imply a different process of currency conversion, which could mislead readers regarding the nature of the transaction.

No. 52

Flags: Inaccurate disclosure, Missing paragraphs or information

Document 1	Document 2
Page: 2	Page: 2
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.	55. Fi dan caj standard Akaun, Kad Debit dan Kadar Berlebihan adalah terpakai dan boleh didapati di Laman Sesawang HLB.”

Explanation: Document 1 provides detailed information about the standard fees and charges applicable to the Account and Debit Card, including a reference to the website for more information and the classification of the Pay&Save account as a current account. Document 2, however, only mentions that standard fees and charges apply without providing any additional context or details, leading to a significant omission of information.

No. 53

Flags: Inaccurate disclosure, Major deviations from the English version

Document 1	Document 2
Page: 2	Page: 2
[Page: 2] Account	[Page: 2] Akaun“

Explanation: The term 'Account' in Document 1 is translated to 'Akaun' in Document 2. While 'Akaun' is a valid translation in Malay, it may not encompass all meanings of 'Account' in English, which can refer to various types of accounts (e.g., financial, user accounts, etc.). This could lead to misunderstandings regarding the context in which 'Account' is used.

No. 54

Flags: Inaccurate disclosure, Major deviations from the English version

Document 1	Document 2
Page: 2	Page: 2
[Page: 2] Debit Card	[Page: 2] Kad Debit“

Explanation: The term 'Debit Card' in Document 1 is a standard term used in English, while 'Kad Debit' in Document 2 is a direct translation that may not be widely recognized or used in the same context. This discrepancy could lead to confusion regarding the type of card being referred to.

No. 55

Flags: Inaccurate disclosure, Major deviations from the English version

Document 1	Document 2
Page: 2	Page: 2
Where a debit or non-prearranged overdrawn position arises in the Account for whatsoever reason, the Accountholder shall be liable for and shall make good the amount overdrawn plus interest chargeable which is 4.0% p.a. above BLR on daily rest on the overdrawn balances.	Apabila kedudukan debit atau keadaan terlebih pengeluaran yang tidak diatur terjadi di dalam Akaun, maka Pemegang Akaun akan bertanggungjawab untuk membayar segala jumlah wang yang terlebih keluar ditambah faedah yang boleh dikenakan iaitu 4.0% p.a. melebihi BLR berdasarkan pada baki harian pada baki terlebih keluar.”

Explanation: The English version states that the Accountholder shall ‘make good’ the amount overdrawn, implying a direct obligation to repay, while the Malay version translates this as ‘bertanggungjawab untuk membayar’, which could imply a less direct obligation. This difference in wording may lead to different interpretations of the responsibility of the Accountholder.

No. 56

Flags: Inaccurate disclosure, Major deviations from the English version

Document 1	Document 2
Page: 2	Page: 2
57. Account statements will be issued on a monthly basis.	57. Penyata akaun akan dikeluarkan pada setiap bulan.”

Explanation: The phrase ‘monthly basis’ in Document 1 is accurately translated to ‘setiap bulan’ in Document 2. However, the term ‘akan dikeluarkan’ suggests a future action, which may imply that the issuance is not guaranteed or is conditional, potentially altering the meaning from a definitive statement in Document 1.

No. 57

Flags: Inaccurate disclosure, Major deviations from the English version

Document 1	Document 2
Page: 2	Page: 2
[Page: 2] Product Feature Variation	[Page: 2] Ciri-Ciri Produk Variasi

Explanation: The term 'Feature Variation' in Document 1 is translated as 'Ciri-Ciri Produk Variasi' in Document 2. While 'Ciri-Ciri' can mean 'features', it may not fully capture the nuance of 'Feature Variation', which implies a specific type of variation in product features rather than just listing characteristics. This could lead to misinterpretation of the intended meaning.

No. 58

Flags: Inaccurate disclosure, Major deviations from the English version

Document 1	Document 2
Page: 2	Page: 2
[Page: 2] General	[Page: 2] Umum

Explanation: The term 'General' in Document 1 is translated to 'Umum' in Document 2. While 'Umum' can be a valid translation, it may not fully capture the context or nuance intended by 'General', leading to potential misinterpretation of the content.

No. 59

Flags: Inaccurate disclosure, Major deviations from the English version

Document 1	Document 2
Page: 2	Page: 2
Any misuse of the Account can or may lead to legal action.	Sebarang penyalahgunaan akaun boleh atau boleh membawa kepada tindakan undang-undang. ”

Explanation: The phrase ‘can or may lead to legal action’ in Document 1 is translated as ‘boleh atau boleh membawa kepada tindakan undang-undang’ in Document 2. While the meaning is similar, the repetition of ‘boleh’ (which means ‘can’) in the translation may cause confusion and does not accurately reflect the original phrasing, which uses ‘can or may’ to indicate a possibility rather than a certainty.