

# 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: \$0.0
- Time Taken: 353.24999599996954s

# Discrepancies

Total Discrepancies Found: 14

## No. 1

### Flags: Inaccurate disclosure

Document 1	Document 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 <b>HLB Credit Card, HLB/HLISB for Personal/Housing/Car Loan repayments.</b>	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 <b>Kad Kredit HLB, HLB/HLISB Pinjaman/ Pembiayaan Peribadi, Pinjaman/ Pembiayaan Perumahan, Pinjaman/ Pembiayaan Kenderaan dan Pembiayaan ASB-i.</b>

Explanation: Document 1 mentions HLB Credit Card, HLB/HLISB for Personal/Housing/Car Loan repayments as eligible bill payments, while Document 2 includes those and adds financing for vehicles and ASB-i financing.

## No. 2

### Flags: Structural Difference

Document 1	Document 2
31.1 registered for HLB Connect and applied for the Securities Trading Feature;	30.1 Pemegang Akaun telah mendaftar untuk HLB Connect dan telah memohon untuk Ciri Dagangan Sekuriti;

Explanation: The numbering is different between the two documents. Document 1 uses 31.1, while Document 2 uses 30.1.

## No. 3

### Flags: Structural Difference

Document 1	Document 2
31.2 opened a share trading account ("Trading Account") with Hong Leong Investment Bank Berhad	30.2 Pemegang Akaun telah membuka Akaun Dagangan ("Akaun Dagangan") dengan Hong Leong Investment Bank Berhad

Explanation: The numbering is different between the two documents. Document 1 uses 31.2, while Document 2 uses 30.2.

## No. 4

### Flags: Structural Difference

Document 1	Document 2
31.3 The Account shall be linked to the Trading Account and CDS Account; and	30.3 Akaun tersebut akan dihubungkan kepada Akaun Dagangan dan Akaun CDS; dan

Explanation: The numbering is different between the two documents. Document 1 uses 31.3, while Document 2 uses 30.3.

## No. 5

### Flags: Structural Difference

Document 1	Document 2
31.4 All dealings in the Approved Securities shall be executed through HLIB by way of HLIB's electronic	30.4 Semua urusan niaga Sekuriti Yang Diluluskan akan dilaksanakan melalui HLIB dengan menggunakan perkhidmatan pelabur elektronik HLIB yang dikenali sebagai HLeBroking

Explanation: The numbering is different between the two documents. Document 1 uses 31.4, while Document 2 uses 30.4.

## No. 6

### Flags: Structural Difference

Document 1	Document 2
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").	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").

Explanation: The numbering is different between the two documents. Document 1 uses 34.1.1, while Document 2 uses 33.1.1.

## No. 7

### Flags: Structural Difference

Document 1	Document 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.	33.1.2 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 numbering is different between the two documents. Document 1 uses 34.1.2, while Document 2 uses 33.1.2.

## No. 8

### Flags: Structural Difference

Document 1	Document 2
34.1.3 For the avoidance of doubt, any securities sold by the Accountholder through the Trading Account will not be taken into account by HLB when determining the Trading Limit prior to the relevant settlement date for such sale.	33.1.3 Bagi mengelakkan keraguan, apa-apa sekuriti yang dijual oleh Pemegang Akaun dengan menggunakan Akaun Dagangan tidak akan diambil kira oleh HLB dalam menentukan Had Dagangan sebelum tarikh penyelesaian jualan tersebut.

Explanation: The numbering is different between the two documents. Document 1 uses 34.1.3, while Document 2 uses 33.1.3.

## No. 9

### Flags: Structural Difference

Document 1	Document 2
34.1.4 Without prejudice to HLB's rights of calculation and determination as aforesaid, all amounts earmarked for purchase of any Approved Securities (including the Transaction Costs payable) and/or any other banking transactions (including retail spending via Debit Card) shall be deducted from and shall not form part of the Available Funds in calculating the Trading Limit.	33.1.4 Tanpa prejudis kepada hak pengiraan dan penentuan HLB sebagaimana yang dinyatakan sebelum ini, semua amaun yang diperuntukkan untuk pembelian apa-apa Sekuriti Yang Diluluskan (termasuk Kos Transaksi berbayar) dan/atau apa-apa transaksi perbankan yang lain (termasuk perbelanjaan runcit melalui Kad Debit) akan ditolak daripada dan tidak boleh menjadi sebahagian daripada Dana Yang Tersedia bagi pengiraan Had Dagangan.

Explanation: The numbering is different between the two documents. Document 1 uses 34.1.4, while Document 2 uses 33.1.4.

## No. 10

### Flags: Inaccurate disclosure

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 <b>baki kredit yang tersedia di dalam</b> 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: Document 2 adds the phrase "atas baki kredit yang tersedia di dalam" which changes the meaning by implying the bonus is calculated on the available credit balance, not the total traded amount as stated in Document 1.

## No. 11

### Flags: Inaccurate disclosure

Document 1	Document 2
<p>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: Securities Trading Bonus Interest = DAB x Time (T) x Rate (R) Note: DAB = Sum of total end-day balance/Total number of days in the month Time (T) = Number of days in the month/Number of days in the year, based on a 365-day calendar year Rate (R) = Securities Trading Bonus Interest rate based on the MTA as at month end</p>	<p>41. Faedah Bonus Dagangan Saham dikira berdasarkan DAB Akaun <b>pada akhir bulan setiap bulan</b> seperti formula di bawah: Faedah Bonus Dagangan Saham = DAB x Masa (T) x Kadar (R) Nota: DAB = <b>Jumlah baki akhir harian dalam bulan tersebut / Jumlah Bilangan hari dalam bulan tersebut</b> Masa (T)= Bilangan hari dalam bulan tersebut/ Bilangan hari dalam setahun, berdasarkan 365 hari setahun Kadar (R) = Kadar Faedah Bonus Dagangan Saham berdasarkan MTA <b>pada akhir bulan</b></p>

Explanation: Document 1 specifies that the calculation is based on the DAB “as at the end of each calendar month.” Document 2 says “pada akhir bulan setiap bulan” meaning “at the end of the month every month” which is redundant and less precise. Additionally, Document 2’s calculation of DAB is described as “Jumlah baki akhir harian dalam bulan tersebut / Jumlah Bilangan hari dalam bulan tersebut” meaning “Total daily end balance in that month / Total number of days in that month.” This is different from Document 1’s “Sum of total end-day balance/Total number of days in the month.” Although mathematically similar, the phrasing is different and could lead to different interpretations. Document 2 also adds “pada akhir bulan” meaning “at the end of the month” after stating “Kadar Faedah Bonus Dagangan Saham berdasarkan MTA” meaning “Rate of Securities Trading Bonus Interest based on MTA.” This is redundant and not present in the English version.

## No. 12

### 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 “calculated monthly and credited on the first (1st) day of the following month.” Document 2 says “dikira pada akhir bulan dan dikreditkan setiap 1 haribulan (1hb.) bulan berikutnya” meaning “calculated at the end of the month and credited every 1st of the following month.” While seemingly similar, the Malay version specifies calculation at the “end of the month” while the English version just says “monthly.” This slight difference could lead to discrepancies in the exact calculation timing.

## No. 13

### Flags: Inaccurate disclosure

Document 1	Document 2
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.	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.



Explanation: Document 1 refers to itself as Clause 51, while Document 2 incorrectly refers to it as Clause 47.

## No. 14

### Flags: Missing paragraphs or information, Structural Difference

Document 1	Document 2
Overdrawn Position and Interest on Overdrawn Balances 56. 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.	Fi & Caj dan Kadar Berlebihan 55. Fi dan caj standard Akaun, Kad Debit dan Kadar Berlebihan adalah terpakai dan boleh didapati di Laman Sesawang HLB Akaun Kad Debit Kadar Berlebihan <a href="http://www.hlb.com.my/depositcharges">www.hlb.com.my/depositcharges</a> <a href="http://www.hlb.com.my/dc1">www.hlb.com.my/dc1</a> <a href="http://www.hlb.com.my/excess">www.hlb.com.my/excess</a> Kedudukan Terlebih Keluar dan Faedah atas Baki Terlebi Dikeluarkan 56. 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: Document 2 includes an additional section about Fees, Charges, and Excess Rates before the 'Overdrawn Position' section, which is absent in Document 1. This also leads to different numbering of the subsequent sections.