

Document Comparison with gpt-4o

- File 1: Foreign Currency Account Terms & Conditions - English.pdf
- File 2: Foreign Currency Account Terms & Conditions - BM.pdf
- Total Cost: \$0.586465
- Time Taken: 267.4293455998413s

Discrepancies

Total Discrepancies Found: 5

No. 1

Flags: Missing paragraphs or information

Document 1	Document 2
In consideration of Hong Leong Bank Berhad (“HLB”) agreeing to allow the customer of HLB (“ Customer”) to open and operate foreign currency account(s) with HLB at the Customer’s request, the Customer hereby agrees, covenants and undertakes to open and operate the Foreign Currency Account(s) upon the General Terms and Conditions of Accounts which shall apply to the Foreign Currency Account unless otherwise indicated herein:	Sebagai balasan kepada persetujuan Hong Leong Bank Berhad (“HLB”) membenarkan pelanggan HLB (“Pelanggan”) membuka serta mengendalikan akaun mata wang asing dengan HLB atas permohonan Pelanggan, maka dengan ini Pelanggan bersetuju, berwaad dan beraku janji untuk membuka dan mengendalikan akaun mata wang asing tertakluk kepada Terma dan Syarat Am Akaun dan terma dan syarat Akaun Mata Wang Asing (“Terma dan Syarat”) melainkan dinyatakan sebaliknya di dalam ini:-

Explanation: Document 2 includes an additional reference to ‘terma dan syarat Akaun Mata Wang Asing’ which translates to ‘terms and conditions of Foreign Currency Account’ in English. This specific mention is not present in Document 1, which could imply additional terms specific to the Foreign Currency Account that are not explicitly mentioned in the English version.

No. 2

Flags: Major deviations from the English version

Document 1	Document 2
'Licensed Onshore Bank' means: i. a licensed bank or a licensed investment bank under the Financial Services Act 2013; and ii. a licensed Islamic bank under the Islamic Financial Services Act 2013	'Bank Dalam Pesisir Berlesen' bermakna: i. bank berlesen atau bank pelaburan berlesen di bawah Akta Perkhidmatan Kewangan 2013; dan ii. bank Islam berlesen di bawah Akta Perkhidmatan Kewangan Islam 2013

Explanation: The term 'Licensed Onshore Bank' in Document 1 is translated as 'Bank Dalam Pesisir Berlesen' in Document 2. The term 'Onshore' is not accurately reflected in the translation, which could lead to confusion about the geographical or operational scope of the bank being referred to.

No. 3

Flags: Missing paragraphs or information

Document 1	Document 2
8.2 A physical receipt will be issued for FCY FD placement and withdrawal of FCY FD is NOT allowed without the production of the original receipt by the account holder at any HLB branch.	8.2 Pengeluaran Deposit Tetap Mata Wang Asing sama ada sebahagian atau keseluruhan sebelum tarikh matang hanya boleh dibuat dengan persetujuan HLB, tertakluk kepada apa-apa syarat yang dikenakan oleh HLB, termasuk kehilangan faedah atas Deposit Tetap Mata Wang Asing tersebut.

Explanation: Document 1 mentions that a physical receipt will be issued for FCY FD placement and that withdrawal is not allowed without the original receipt. This information is missing in Document 2, which could lead to confusion about the requirements for withdrawal.

No. 4

Flags: Inaccurate disclosure

Document 1	Document 2
8.3 Withdrawal of FCY FD whether partially, or in full before maturity may be made only with the consent of HLB, subject to any conditions that may be imposed by HLB, including the loss of any interest due on the FCY FD.	8.2 Pengeluaran Deposit Tetap Mata Wang Asing sama ada sebahagian atau keseluruhan sebelum tarikh matang hanya boleh dibuat dengan persetujuan HLB, tertakluk kepada apa-apa syarat yang dikenakan oleh HLB, termasuk kehilangan faedah atas Deposit Tetap Mata Wang Asing tersebut.

Explanation: The content in Document 1 specifies that withdrawal of FCY FD before maturity may result in the loss of any interest due. Document 2 mentions the loss of interest but does not specify 'any interest due,' which could imply a different understanding of the interest loss.

No. 5

Flags: Major deviations from the English version

Document 1	Document 2
8.4 HLB shall be entitled to deduct from any amounts due to the Customer any withholding or other taxes, duties or charges payable in respect of any income or interest on the amounts placed.	8.3 HLB berhak memotong apa-apa amaun yang pelanggan berhutang bagi apa-apa penahanan atau cukai lain, duti atau caj yang kena dibayar atas pendapatan atau faedah mengikut amaun peletakan.

Explanation: Document 1 states that HLB can deduct taxes, duties, or charges from any amounts due to the Customer. Document 2 suggests that deductions are from amounts the customer owes, which could lead to a different interpretation of who bears the cost of these deductions.