

# 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: \$0.390865
- Time Taken: 189.42134959995747s

# Discrepancies

Total Discrepancies Found: 4

## No. 1 (Correct)

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 the issuance of a physical receipt for FCY FD placement and the requirement of the original receipt for withdrawal, which is not mentioned in Document 2. This is a significant omission as it pertains to the procedure for withdrawal.

## No. 2 (Correct)

Flags: Structural Difference

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 regarding withdrawal before maturity is labeled as 8.3 in Document 1 and 8.2 in Document 2. This structural difference could lead to confusion when referencing specific clauses.

## No. 3 (Correct)

Flags: Structural Difference

Document 1	Document 2
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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 terhutang bagi apa-apa penahanan atau cukai lain, duti atau caj yang kena dibayar atas pendapatan atau faedah mengikut amaun peletakan.
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Explanation: The content regarding HLB's entitlement to deduct taxes or charges is labeled as 8.4 in Document 1 and 8.3 in Document 2. This structural difference could lead to confusion when referencing specific clauses.

No. 4 (Correct)

Flags: Structural Difference

Document 1	Document 2
8.5 Except for an assignment, transfer, charge or pledge of the FCY FD in favor of HLB or any of its branches as security, the FCY FD cannot be assigned, charged, pledged or transferred, whether by endorsement or otherwise, by the Accountholder.	8.4 Kecuali serah hak, pindah milik, gadaian atau sandaran Deposit Tetap Mata Wang Asing atas nama HLB atau mana-mana cawangannya sebagai cagaran, maka Deposit Tetap Mata Wang Asing itu tidak boleh diserahkan hak, digadai disandarkan atau dipindah milik, sama ada melalui pengendorsan atau sebaliknya, oleh Pemegang Akaun.

Explanation: The content regarding the assignment, transfer, charge, or pledge of the FCY FD is labeled as 8.5 in Document 1 and 8.4 in Document 2. This structural difference could lead to confusion when referencing specific clauses.