

Document Comparison with gpt-4o

- File 1: hlb-pay-and-save-i-tnc-en.pdf
- File 2: hlb-pay-and-save-i-tnc-bm.pdf
- Total Cost: \$0.35035
- Time Taken: 296.24451850005426s

Discrepancies

Total Discrepancies Found: 9

No. 1

Flags: Inaccurate disclosure

| Document 1 | Document 2 |
|---|---|
| <p>“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>“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> |

Explanation: Document 2 includes an additional payment option ‘Pembiayaan ASB-i’ which is not mentioned in Document 1. This could lead to confusion or misinterpretation regarding the eligible bill payments.

No. 2

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: The numbering of the conditions for the Securities Trading Feature in Document 1 is '31.1' and '31.2', whereas in Document 2, it is '30.1' and '30.2'. This discrepancy in numbering could lead to confusion or misinterpretation of the conditions, especially in legal or formal contexts where precise referencing is crucial.

No. 3

Flags: Major deviations from the English version

| 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 section numbering in Document 2 is '33.1.1' instead of '34.1.1' as in Document 1. This discrepancy in numbering could lead to confusion or misinterpretation when referencing specific sections of the documents.

No. 4

Flags: Major deviations from the English version

| Document 1 | Document 2 |
|---|--|
| [Page: 5] 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. | [Page: 5] 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 section numbering in Document 2 is 33.1.2, whereas in Document 1 it is 34.1.2. This discrepancy in numbering could lead to confusion when referencing specific sections across the documents. The content itself is consistent, but the numbering is not aligned.

No. 5

Flags: Major deviations from the English version

| 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 section numbering in Document 2 is 33.1.3, whereas in Document 1 it is 34.1.3. This discrepancy in numbering could lead to confusion when referencing specific sections across the documents. The content itself is consistent, but the numbering is not aligned.

No. 6

Flags: Major deviations from the English version

| 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 section numbering in Document 2 is 33.1.4, whereas in Document 1 it is 34.1.4. This discrepancy in numbering could lead to confusion when referencing specific sections across the documents. The content itself is consistent, but the numbering is not aligned.

No. 7

Flags: Inaccurate disclosure

| Document 1 | Document 2 |
|---|---|
| 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 . | 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: In Document 1, the clause number referenced is Clause 51, whereas in Document 2, it is incorrectly referenced as Clause 47. This discrepancy could lead to confusion or misinterpretation regarding the applicable clause.

No. 8

Flags: Inaccurate disclosure

| Document 1 | Document 2 |
|--|---|
| 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. | 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. |

Explanation: The term 'MCF Enabled Account' in Document 1 is translated as 'Akaun Aktif MCF' in Document 2. The word 'Enabled' is translated as 'Aktif', which means 'Active'. This could lead to a misunderstanding as 'Enabled' and 'Active' may not be synonymous in this context, potentially altering the meaning of the account status.

No. 9

Flags: Missing paragraphs or information

| Document 1 | Document 2 |
|---|--|
| <p>[Page: 8] 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.</p> <p>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>[Page: 9] Fi & 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</p> |

Explanation: Document 1 includes a specific mention of 'Pay&Save' and its classification as a current account, directing users to refer to the Current Account section of the Fees & Charges. This information is missing in Document 2, which could lead to confusion or lack of clarity regarding the classification and specific details of the account.