

Document Comparison with gemini-1.5-pro

- File 1: hlb-3-in-1-junior-savings-account-tnc-en.pdf
- File 2: hlb-3-in-1-junior-savings-account-tnc-bm.pdf
- Total Cost: \$0.291967
- Time Taken: 267.8256681999774s

Discrepancies

Total Discrepancies Found: 11

No. 1

Flags: Inaccurate disclosure

Document 1	Document 2
<p>HONG LEONG 3-IN-1 JUNIOR ACCOUNT (Versi Bahasa Malaysia) Last updated on 29 November 2024 Terms & Conditions (“T&Cs”)These T&Cs are to be read together as a whole with the General Terms and Conditions of Accounts, Hong Leong Debit Card Terms and Conditions, e-Statement and e-Tax Invoice Facility Terms and Conditions, Terms and Conditions for the Use of HLB Connect (as defined below) and any other relevant Terms and Conditions as HLB may impose from time to time with twenty-one (21) calendar days’ prior notice, as well as other rules and regulations binding on HLB.</p>	<p>AKAUN JUNIOR 3-DALAM-1 HONG LEONG (English Version) Dikemas kini pada 29 November 2024 Terma & Syarat (“T&S”) T&S ini harus dibaca secara keseluruhan dengan Terma dan Syarat Am Akaun, Terma dan Syarat Kad Debit Hong Leong, Terma-terma dan Syarat-Syarat Kemudahan e-Penyata dan Invois e-Cukai, Terma dan Syarat Penggunaan HLB Connect (seperti yang ditentukan di bawah) dan mana-mana terma dan syarat lain yang berkaitan seperti yang mungkin dikenakan oleh HLB dari semasa ke semasa setelah diberi notis awal dua puluh satu (21) hari, serta peraturan dan undang-undang lain yang mengikat ke atas HLB.</p>

Explanation: Document 1 is marked as the Bahasa Malaysia version, while Document 2 is marked as the English version. However, the actual languages used in the documents are reversed. Document 1 is in English, and Document 2 is in Bahasa Malaysia.

No. 2

Flags: Major deviations from Document 1

Document 1	Document 2
<p>“JFD” Time deposits placed by the Customer into JFD Account to enjoy high interest exclusively for the child.</p>	<p>“JFD” Deposit Bertempoh yang diletak oleh Pelanggan ke dalam Akaun JFD untuk menikmati kadar keuntungan tinggi khusus buat kanak- kanak tersebut.</p>

Explanation: While ‘interest’ is a common term in conventional banking, ‘profit rate’ or ‘keuntungan’ is used in Islamic banking. This difference reflects the fundamental distinction between interest-bearing and profit-sharing financial systems. This is a major difference as it reflects the nature of the accounts.

No. 3 (Correct)

Flags: Major deviations from Document 1

Document 1	Document 2
(e) Monthly e-statement is made available on Connect .	(e) Penyata e-bulanan adalah tersedia di HLB Connect .

Explanation: While both documents mention the availability of monthly e-statements, Document 2 specifies the platform as “HLB Connect,” while Document 1 only states “Connect.” This could be a significant difference as users might not know which “Connect” platform is being referred to in Document 1.

No. 4 (Correct)

Flags: Inaccurate disclosure, Major deviations from Document 1

Document 1	Document 2
<p>(d) With effect from 12 June 2021 (“Effective Date”), there shall be no interim crediting of interests on a monthly basis (“New Rule”):</p> <ul style="list-style-type: none">• For all new JFD, interest will be credited into the JSA only upon maturity of JFD.• For JFD opened prior to Effective Date, interest earned will be credited into the JSA on a monthly basis until the end of the JFD tenure. Should the JFD be renewed, whether manually or on an auto-renewal basis upon maturity, the New Rule shall apply. (In the event the entire JFD is fully withdrawn on or before its respective maturity period or the minimum tenure as HLB may determine at any time with twenty-one (21) calendar days’ prior notice, HLB shall be entitled to deduct from or debit the Customer’s JFD Account all such accrued monthly interest paid including but not limited to all interests paid on partial withdrawals earlier.) Illustration: A JFD entered into before Effective Date for a 12-month tenure maturing on 31 August 2021 will enjoy interest crediting on a monthly basis. Upon maturity, the said JFD is renewed for another 12 months. Interests for this renewed JFD will only be paid at the end of the 12- month tenure on 31 August 2022.	<p>(d) Berkuatkuasa pada 12 Jun 2021 (“Tarikh Berkuatkuasa”), tiada lagi pengkreditan keuntungan secara interim iaitu setiap bulan (“Peraturan Baharu”).</p> <ul style="list-style-type: none">• Untuk semua JFD yang baharu, keuntungan akan dikreditkan ke dalam JSA hanya pada tarikh matang JFD tersebut.• Untuk JFD yang dibuka sebelum Tarikh Berkuatkuasa, keuntungan yang diperolehi akan dikreditkan ke dalam JSA pada setiap bulan hingga akhir tempoh JFD tersebut. Sekiranya JFD diperbaharui, sama ada secara manual atau secara automatik pada tarikh matang, Peraturan Baharu akan terpakai. (**Sekiranya JFD dikeluarkan sepenuhnya pada atau sebelum tempoh matang atau tempoh minimum seperti yang ditentukan oleh HLB pada bila-bila masa dengan memberi notis awal dua puluh satu (21) hari, HLB berhak untuk menolak atau mendebit Akaun JFD, Pelanggan bagi semua keuntungan bulanan terakru termasuk tetapi tidak terhad kepada semua keuntungan yang dibayar ke atas sebahagian pengeluaran awal.) Ilustrasi: JFD yang dimasukkan sebelum Tarikh Berkuatkuasa untuk tempoh 12 bulan, dan matang pada 31 Julai 2021, akan menikmati pengkreditan keuntungan setiap bulan. Setelah matang, JFD tersebut akan diperbaharui selama 12 bulan lagi. Keuntungan diperolehi dari JFD yang diperbaharui ini hanya akan dibayar pada akhir tempoh 12 bulan iaitu pada 31 Julai 2022.

Explanation: The example dates used for the JFD maturity and renewal differ between the two documents. Document 1 uses 31 August 2021 and 31 August 2022, while Document 2 uses 31 July 2021 and 31 July 2022. This discrepancy

could cause confusion.

No. 5 (Correct)

Flags: Inaccurate disclosure, Major deviations from Document 1

Document 1	Document 2
<ul style="list-style-type: none">Partial Withdrawal and Premature Withdrawal of JFD (i) Partial withdrawal of JFD is allowed during the Tenure provided that the JFD balance prior to the partial withdrawal is above Ringgit Malaysia Three Thousand (RM3,000). Otherwise, such partial withdrawal shall be treated as premature withdrawal of the entire JFD. (ii) Partial withdrawal of JFD can be performed at any branch, i.e., at the Domicile Branch or Non-Domicile Branch. (iii) Partial withdrawals of JFD are permissible with a minimum withdrawal of Ringgit Malaysia Three Thousand (RM3,000) or in multiples of Ringgit Malaysia Three Thousand (RM3,000) or any other amount to be determined by HLB at any time with twenty-one (21) calendar days' prior notice provided that the minimum balance of the JFD has to be maintained at Ringgit Malaysia Three Thousand (RM3,000) after such partial withdrawals.	<ul style="list-style-type: none">Pengeluaran Sebahagian dan Pengeluaran Pramatang JFD (i) Pengeluaran sebahagian JFD dibenarkan semasa dalam Tempoh dengan syarat baki di dalam akaun JFD sebelum pengeluaran secara sebahagian itu adalah melebihi Ringgit Malaysia Tiga Ribu (RM3,000). Jika tidak, pengeluaran sebahagian tersebut akan dianggap pengeluaran pramatang bagi keseluruhan JFD. (ii) Pengeluaran sebahagian JFD boleh dibuat di mana-mana cawangan, iaitu Cawangan Domisil atau Bukan Cawangan Domisil. (iii) Pengeluaran sebahagian JFD adalah dibenarkan dengan pengeluaran minimum sebanyak Ringgit Malaysia Tiga Ribu (RM3,000) atau dalam gandaan Ringgit Malaysia Satu Ribu (RM1,000) atau apa-apa amaun lain yang akan ditentukan oleh HLB pada bila-bila masa dengan memberi notis awal dua puluh satu (21) hari.

Explanation: Document 1 states that partial withdrawals of JFD are permissible in multiples of RM3,000. Document 2 states the multiples are in RM1,000. This is a crucial difference in withdrawal terms.

No. 6

Flags: Inaccurate disclosure

Document 1	Document 2
<p>Manual Reload can be performed via OTC, CDM, ATM and Connect into the Re-loadable Account. (i) OTC: • Ringgit Malaysia Two (RM2) will be charged for each Manual Reload via OTC. This amount will be deducted from the reload amount (i.e. Manual Reload of Ringgit Malaysia Fifty (RM50), the amount credited to Re-loadable Account will be Ringgit Malaysia Forty-Eight (RM48)).</p>	<p>Isian Semula Manual boleh dilakukan melalui OTC, CDM, ATM dan Connect ke dalam Akaun Isian Semula. (i) OTC: • Ringgit Malaysia Dua (RM2) akan dikenakan bagi setiap Isian Semula melalui OTC. Amaun ini akan ditolak daripada amaun isian semula (contoh, untuk Isian Semula Manual sebanyak Ringgit Malaysia Lima Puluh (RM50), amaun yang dikreditkan ke dalam Akaun Isian Semula ialah Ringgit Malaysia Empat Puluh Lapan (RM48)).</p>

Explanation: While seemingly the same, the English version specifies the RM2 charge is “for each Manual Reload via OTC”, while the Malay version says “bagi setiap Isian Semula melalui OTC” which translates to “for every reload via OTC”. This discrepancy could be interpreted as applying to Auto Reload via OTC as well in the Malay version, which is free in the English version.

No. 7

Flags: Inaccurate disclosure

Document 1	Document 2
Auto Reload via Connect • Only applicable to Customers who has registered their child for the HLB Pocket Connect App.	Perkhidmatan Isian Semula Auto melalui Connect • Hanya terpakai kepada Pelanggan yang telah mendaftarkan anak mereka untuk Aplikasi HLB Pocket Connect.

Explanation: While the English version indicates the Auto Reload via Connect feature is applicable to customers who registered *their child* for the app, the Malay version uses similar wording that reinforces this parent-child relationship. This may not be accurate if the account holder is registering themselves for the app.

No. 8

Flags: Inaccurate disclosure

Document 1	Document 2
(a) All benefits extended under the 3-in-1 JA will end effectively on the following month after the beneficiary attains the age of eighteen (18). The JSA will be automatically converted into a normal savings account (“Savings Account”) in the joint names of the Customer as the primary accountholder and beneficiary as the joint accountholder.	(a) Segala manfaat di bawah JA 3-dalam-1 akan ditamatkan pada bulan berikutnya setelah benefisiari mencapai umur lapan belas (18) tahun. JSA akan bertukar secara automatik kepada akaun Hong Leong simpanan (“Akaun Simpanan”) atas nama bersama Pelanggan sebagai pemegang akaun utama dan benefisiari sebagai pemegang akaun bersama.

Explanation: Document 1 states the benefits end “on the following month after” the beneficiary turns 18. Document 2 states the benefits end “pada bulan berikutnya setelah” which translates to “on the next month after”. While seemingly minor, this creates a discrepancy. “On the following month” implies the entire following month the benefits are still active, while “on the next month” could be interpreted as the benefits ending on the 1st of the next month. This could lead to confusion regarding the exact date of benefit termination.

No. 9

Flags: Inaccurate disclosure

Document 1	Document 2
(f) Written notification will be given by HLB to the Customer one month before the beneficiary attains the age of 18 years on the conversion of JSA into the Savings Account.	(f) Pemberitahuan bertulis mengenai pertukaran JSA kepada Akaun Simpanan akan dikeluarkan oleh HLB kepada Pelanggan sebulan sebelum benefisiari mencapai umur 18 tahun.

Explanation: While both documents intend to convey that notification will be provided before the beneficiary turns 18, the specific timing is slightly different. Document 1 says “one month before”, implying precisely one month prior. Document 2 uses “sebulan sebelum”, which translates more generally to “a month before”, suggesting the notification could be sent anytime within the month leading up to the 18th birthday. This slight difference could create different expectations regarding the notification timeline.

No. 10

Flags: Missing content

Document 1	Document 2
(e) For the full list of fees and charges, please visit our website www.hlb.com.my/dc1 or scan here : Member of PIDM. Hong Leong 3-in-1 JA is protected by PIDM up to RM250,000 for each depositor.	(e) Untuk senarai penuh yuran dan caj, sila layari laman sesawang kami di www.hlb.com.my/dc1 atau imbas kod di bawah . Ahli PIDM. Hong Leong JA 3-dalam-1 dilindungi oleh PIDM setakat RM250,000 bagi setiap pendeposit.

Explanation: Document 1 mentions scanning ‘here,’ implying a QR code or similar visual element is present in the original document, while Document 2 specifies scanning a ‘code below,’ also implying a visual element. Since we only have the text versions, we cannot verify the presence or absence of these codes. However, this represents a potential discrepancy if the visual elements are different or missing in one of the original documents.

No. 11

Flags: Missing content

Document 1	Document 2

If you have any enquiries regarding the terms and conditions **and/or require a copy of the Bahasa Malaysia version**, you may seek clarification from our staff who attended to you. Alternatively, please email us at hlonline@hlbb.hongleong.com.my Sekiranya anda mempunyai sebarang pertanyaan mengenai terma dan syarat **dan/atau memerlukan salinan terma dan syarat dalam versi Bahasa Malaysia**, anda boleh mendapatkan penjelasan daripada kakitangan kami yang membantu anda. Sebagai alternatif, sila e-mel kami di hlonline@hlbb.hongleong.com.my.

Sekiranya anda mempunyai sebarang pertanyaan **mengenai terma dan syarat**, anda boleh mendapatkan penjelasan daripada kakitangan kami yang membantu anda. Sebagai alternatif, sila e-mel kami di hlonline@hlbb.hongleong.com.my

Explanation: Document 1 explicitly offers a Bahasa Malaysia version of the terms and conditions, both in English and in the provided Bahasa Malaysia section. Document 2 omits this offer in its Bahasa Malaysia section, potentially limiting access to the terms and conditions in that language.