

Document Comparison with gpt-4o

- File 1: Debit Card Terms and Conditions - EN.pdf
- File 2: Debit Card Terms and Conditions - BM.pdf
- Total Cost: \$0.794702
- Time Taken: 580.8300002999604s

Discrepancies

Total Discrepancies Found: 19

No. 1

Flags: Inaccurate disclosure

Document 1	Document 2
1.36 “MCF Enabled Account” means the Account of the Cardholder where the MCF (as defined under Clause 1.45 herein) has been enabled, which may include a Retail Purchase Account .	1.36 “Akaun Diaktifkan MCF” bermaksud Akaun Pemegang Kad di mana MCF (seperti yang ditakrifkan dalam Klausula 1.45 di sini) telah diupayakan, yang mungkin termasuk akaun yang dipautkan ke Kad Debit . telah diaktifkan, yang mungkin termasuk Akaun Pembelian Runcit.

Explanation: In Document 1, the MCF Enabled Account is described as potentially including a ‘Retail Purchase Account,’ whereas in Document 2, it is described as potentially including an ‘account linked to the Debit Card.’ This discrepancy could lead to confusion about what types of accounts are considered MCF Enabled Accounts.

No. 2

Flags: Inaccurate disclosure

Document 1	Document 2
1.42 “MyDebit” means a domestic Debit Card scheme that allows the Cardholder to make payment for goods and/or services in-store, online store or withdraw cash at the participating Authorised Merchant by debiting directly from the Cardholder’s Retail Purchase Account.	1.42 “MyDebit” bermaksud suatu skim kad debit domestik yang membenarkan Pemegang Kad untuk membuat bayaran bagi pembelian barangan dan/atau perkhidmatan dengan mendebit secara langsung dari Akaun Pembelian Runcit Pemegang Kad .

Explanation: The English version specifies that MyDebit allows for payments in-store, online, or cash withdrawals at participating merchants, while the Malay version omits the mention of online payments and cash withdrawals, potentially leading to an incomplete understanding of the MyDebit scheme's capabilities.

No. 3

Flags: Missing paragraphs or information

Document 1	Document 2
<p>1.44 “Multi-Currency Feature” or “MCF” refers to the foreign currency wallet within an Account approved by the Bank for MCF which allows the Cardholder to, amongst others: (a) hold foreign currencies approved by the Bank from time to time; (b) perform Overseas Transactions in the foreign currency selected by the Cardholder; (c) convert one (1) foreign currency to another foreign currency in the Cardholder’s MCF Enabled Account via the Bank’s branches or HLB Connect. For the avoidance of doubt, MCF is only available for a MCF Enabled Account held by a single individual Accountholder. The latest available foreign currencies approved for MCF is available at https://www.hlb.com.my/en/personal-banking/deposits/savings-account/pay-and-save-account.html.</p>	<p>1.44 “Ciri Mata Wang Pelbagai” atau “MCF” bermaksud mata wang asing yang disimpan dalam Akaun yang dibenarkan oleh Bank untuk MCF yang membolehkan Pemegang Kad, antara lain: (a) memegang mata wang asing yang dibenarkan oleh Bank dari semasa ke semasa; (b) melakukan Transaksi Luar Negara dalam mata wang asing yang dipilih oleh Pemegang Kad; (c) menukar satu (1) mata wang asing ke mata wang asing yang lain dalam Akaun Diaktifkan MCF Pemegang Kad melalui cawangan Bank atau Hong Leong Connect. Bagi mengelakkan keraguan, MCF hanya tersedia untuk Akaun Diaktifkan MCF yang dipegang oleh Pemegang Akaun tunggal. Mata wang asing terkini yang diluluskan untuk MCF boleh didapati https://www.hlb.com.my/ms/personal-banking/deposits/savings-account/pay-and-save-account.html.</p>

Explanation: The English version includes a specific URL for the latest available foreign currencies approved for MCF, while the Malay version provides a different URL. This could lead to confusion or difficulty in accessing the correct information.

No. 4

Flags: Missing paragraphs or information

Document 1	Document 2
Important: The Cardholder shall not disclose the OTP code to any person and it is for the Cardholder's own use only.	4.2 Untuk melengkapkan pembelian dalam talian, Pemegang Kad dikehendaki:: (i) Semak Kad Debit OTP melalui HLB Connect App atau SMS; dan (ii) Masukkan kod OTP 6-digit pada halaman pembayaran Peniaga

Explanation: Document 1 includes an important security note advising the Cardholder not to disclose the OTP code to any person, which is missing in Document 2. This omission could lead to a lack of awareness about the importance of OTP security among Malay-speaking Cardholders.

No. 5

Flags: Inaccurate disclosure

Document 1	Document 2
5.3 The records and entries in the Account with the Bank which appears on the monthly Statement shall be deemed to be correct and binding on the Cardholder unless written notice to the contrary is given to the Bank by the Cardholder within fourteen (14) days after the receipt of the Statement.	5.3 Rekod dan catatan dalam Akaun yang ditetapkan dengan Bank yang terdapat pada Penyata bulanan akan dianggap sebagai tepat dan mengikat ke atas Pemegang Kad kecuali makluman bertulis bertentangan dengannya diberi oleh Pemegang Kad kepada Bank dalam masa empat belas (14) hari kalendar selepas menerima.

Explanation: The English document specifies 'fourteen (14) days after the receipt of the Statement,' while the translated document states 'empat belas (14) hari kalendar selepas menerima,' which translates to 'fourteen (14) calendar days after receiving.' The addition of 'calendar' in the translated document could lead to a different interpretation of the deadline.

No. 6

Flags: Misleading statements or features

Document 1	Document 2
<p>5.4 If the Cardholder for any reason whatsoever does not, within fourteen (14) days, notify the Bank in writing of any error in the Statement, and in the absence of any obvious error on the face of the statement or fraud by the Bank then the Cardholder shall be deemed to have accepted the records and entries in the Statement as correct, final and conclusive. The Statement shall be considered conclusive and binding on the Cardholder and the Cardholder's legal representatives and successors.</p>	<p>5.4 Jika atas sebarang sebab Pemegang Kad tidak memaklumkan kepada Bank secara bertulis dalam masa empat belas (14) hari tentang sebarang percanggahan di dalam Penyata dan sekiranya tiada sebarang kesilapan yang jelas pada muka penyata atau penipuan oleh Bank, maka Pemegang Kad akan dianggap telah menerima rekod dan catatan di dalam Penyata sebagai betul, akhir dan muktamad. Penyata itu harus dianggap sebagai muktamad dan terikat kepada Pemegang Kad, wakil perundangan dan pengganti Pemegang Kad, dan sebarang tuntutan atau dakwa terhadap Bank yang mendakwa Penyata itu adalah salah adalah tidak sah.</p>

Explanation: The translated document includes an additional clause stating that any claim or allegation against the Bank that the Statement is incorrect is invalid, which is not present in the English document. This could potentially mislead the Cardholder into believing they have no recourse if they later discover an error.

No. 7

Flags: Inaccurate disclosure, Missing paragraphs or information

Document 1	Document 2
<p>8.1 The Cardholder fully understands that failure to take reasonable care and precaution in the safekeeping of the Debit Card may expose the Cardholder to the consequences of theft, loss and/or fraudulent use of the Debit Card. The Cardholder shall use all precautions to prevent or guard against such an event. If such an event occurs, the Cardholder shall:</p> <p>(i) If the event occurred in Malaysia - Upon discovery of such event, immediately notify the Bank via HLB Contact Centre at 03-76268899 or the National Scam Response Centre (NSRC) at 997. (ii) If the event occurred overseas – Notify Visa Travel Service Centre or any member of Mastercard or its nearest affiliates.</p>	<p>8.1 Pemegang Kad harus mengambil segala langkah keselamatan untuk mengelakkan Kad Debit daripada kehilangan atau kecurian dan Pemegang Kad tidak boleh meninggalkan Kad Debit tanpa dijaga atau mendedahkan PIN dan/atau butiran Kad Debit kepada mana-mana pihak ketiga. Sekiranya berlaku kehilangan dan/atau kecurian Kad Debit dan/atau pendedahan PIN dan/atau butiran kepada pihak yang tidak dibenarkan, Pemegang Kad apabila menyedarinya hendaklah memaklumkan kepada Bank dengan secepat yang munasabah boleh dilaksanakan selepas itu (jika perkara tersebut berlaku di Malaysia) atau Visa Travel Service Centre atau mana-mana ahli Mastercard atau sekutu terdekatnya (jika perkara tersebut berlaku di luar negara). Pemegang Kad memahami sepenuhnya bahawa kegagalan untuk menjaga dan mengambil langkah keselamatan yang munasabah dalam penyimpanan Kad Debit boleh mendedahkan Pemegang Kad kepada risiko kecurian dan/atau penggunaan tanpa kebenaran Kad Debit.</p>

Explanation: In Document 1, there is a specific instruction to notify the Bank via HLB Contact Centre at 03-76268899 or the National Scam Response Centre (NSRC) at 997 if the event occurs in Malaysia. This specific contact information is missing in Document 2, which could lead to confusion or delay in reporting the incident.

No. 8

Flags: Inaccurate disclosure, Missing paragraphs or information

Document 1	Document 2
<p>8.6 The Cardholder would not be liable for unauthorised transactions which require PIN verification or signature verification or with contactless card, provided always that the Cardholder has not: (i) acted fraudulently; (ii) delayed in notifying the Bank as soon as reasonably after having discovered: (a) any loss or unauthorised use of the Card; or (b) any security breach of the Cardholder banking credentials or the loss of a security device; (iii) voluntarily disclosed the PIN and banking credentials such as access identity (ID) and passcode to a third party; (iv) recorded the PIN on the Card or on anything kept in close proximity with the Card; (v) left the Card or an item containing the Card unattended in places visible and accessible to others; or (vi) voluntarily allowed another person to use the Card and the Cardholder has taken reasonable steps to keep the Cardholder's security device secure at all times as well as has cooperated with the Bank in the investigation. The Cardholder shall remain liable for the unauthorised transactions if proven acted in any manner as listed (i) to (vi) above. This includes before or after the Bank's receipt of the Cardholder's written confirmation. The Bank's decision however, shall be deemed final, conclusive and binding on this matter on Cardholder. For the avoidance of doubt, unauthorised transactions stated above shall mean transactions of retail purchases and not ATM transactions. ATM transactions will encompass both withdrawals and interbank money transaction performed with the Debit Card. It is expressly agreed that the Bank is not</p>	<p>8.6 Pemegang Kad tidak akan dipertanggungjawab ke atas urus niaga tanpa kebenaran kad-hadir yang memerlukan pengesahan PIN atau tandatangan yang telah disahkan atau penggunaan kad tanpa-sentuh, dengan syarat Pemegang Kad tidak: 8.6.1 melakukan penipuan; 8.6.2 tangguh dalam memaklum Bank secepat mungkin setelah diketahui kehilangan atau penggunaan tanpa kebenaran Kad Kredit; 8.6.3 secara sukarela mendedahkan PIN kepada orang lain; 8.6.4 mencatatkan PIN pada Kad Kredit atau pada apa-apa yang disimpan berdekatan dengan Kad; 8.6.5 meninggalkan Kad Kredit atau apa-apa yang mengandungi Kad Kredit tanpa jagaan di mana-mana tempat yang boleh dilihat dan diakses oleh orang lain; atau 8.6.6 secara sukarela membenarkan orang lain untuk menggunakan Kad. Untuk mengelakkan keraguan, transaksi tanpa kebenaran yang dinyatakan di atas bermaksud transaksi pembelian runcit dan bukan transaksi ATM. Urus niaga ATM akan merangkumi kedua-dua pengeluaran dan transaksi wang antara bank yang dilakukan dengan Kad Debit. Adalah dipersetujui dengan nyata bahawa Bank tidak bertanggungjawab untuk memastikan Baki Semasa yang ditetapkan oleh Bank tidak melebihi.</p>

Document 1	Document 2
under a duty to ensure that the Current Balance prescribed by the Bank is not exceeded.	

Explanation: Document 1 includes additional conditions under which the Cardholder would not be liable for unauthorized transactions, such as not disclosing banking credentials like access identity (ID) and passcode, and taking reasonable steps to secure the Cardholder's security device. These conditions are missing in Document 2, which could lead to a misunderstanding of the Cardholder's responsibilities and liabilities.

No. 9

Flags: Inaccurate disclosure

Document 1	Document 2
9.1 The Cardholder may at any time terminate the use of the Debit Card by written notice to the Bank and returning the Debit Card cut in half to the Bank. No refund of the Fee or any part thereof will be made to the Cardholder and the Cardholder shall be and remain liable for any transaction effected through the use of the Debit Card prior to termination of the Cardholder's Debit Card.	9.1 Pemegang Kad boleh pada bila-bila masa, menamatkan penggunaan Kad Debit dengan memberikan makluman bertulis kepada Bank dan mengembalikan Kad Debit yang dipotong dua kepada Bank. Tiada kembalian Fi atau sebahagiannya akan dibuat kepada Pemegang Kad dan Pemegang Kad akan dan kekal bertanggungjawab ke atas sebarang transaksi yang dilakukan menggunakan Kad Debit sebelum Bank menerima makluman bertulis mengenai penamatan dan pengembalian Kad Debit dipotong dua kepada Bank.

Explanation: The English version states that the Cardholder remains liable for transactions prior to the termination of the Debit Card, while the Malay version specifies liability for transactions before the Bank receives written notice of termination and the cut card. This could lead to different interpretations of when the liability ends.

No. 10

Flags: Major deviations from the English version

Document 1	Document 2
<p>10.2 The Cardholder agrees to pay all Fees, commissions and/or charges incurred in this clause and authorise the Bank to debit the Account, at any time notwithstanding that such debiting may cause the Account to be overdrawn. The following Fees, commissions and/or charges is imposed at the following rate or such other rate as the Bank shall at its discretion vary from time to time by giving twenty-one (21) calendar days' prior notice to the Cardholder for transactions effected by use of the Debit Card. For the full list of fees and charges, please visit our website www.hlb.com.my/dc1 or scan here:</p>	<p>10.2 Pemegang Kad bersetuju untuk membayar semua fi, komisen dan/atau caj yang dikenakan dalam klausa ini dan membenarkan Bank untuk mendebit Akaun Pemegang Kad, tanpa mengambilkira pendebitan tersebut mungkin menyebabkan Akaun terlebihguna. Bayaran, komisen dan/atau caj berikut dikenakan pada kadar yang dinyatakan atau kadar lain yang ditetapkan, yang boleh dipinda oleh Bank untuk membuat pemindahan dari semasa ke semasa dengan memberi dua puluh satu (21) hari kalendar notis terlebih dahulu kepada Pemegang Kad untuk transaksi yang dilaksanakan melalui penggunaan Kad Debit. Untuk senarai fi dan caj yang lengkap, sila layari laman web kami www.hlb.com.my/dc2 atau imbas di sini:</p>

Explanation: The URL provided for the full list of fees and charges differs between the two documents. Document 1 refers to www.hlb.com.my/dc1, while Document 2 refers to www.hlb.com.my/dc2. This could lead to confusion or difficulty in accessing the correct information.

No. 11

Flags: Inaccurate disclosure, Major deviations from the English version

Document 1	Document 2
10.3 The Annual Fee is not chargeable on the issuance of the Debit Card and it will only be charged on the anniversary date. The Annual Fee may be varied by the Bank from time to time with twenty-one (21) calendar days' prior notice via the Bank's Websites or in other manner the Bank deems fit.	10.3 Fi Tahunan tidak akan dikenakan semasa pengeluaran Kad Debit dan hanya akan dikenakan pada tarikh ulang tahun. Fi Tahunan boleh diubah oleh Bank dari semasa ke semasa. Fi Tahunan tidak akan dikembalikan.

Explanation: Document 2 includes an additional statement that the Annual Fee will not be refunded, which is not present in Document 1. This could significantly alter the understanding of the terms regarding the Annual Fee.

No. 12

Flags: Missing paragraphs or information

Document 1	Document 2
10.3 The Annual Fee is not chargeable on the issuance of the Debit Card and it will only be charged on the anniversary date. The Annual Fee may be varied by the Bank from time to time with twenty-one (21) calendar days' prior notice via the Bank's Websites or in other manner the Bank deems fit.	10.3 Fi Tahunan tidak akan dikenakan semasa pengeluaran Kad Debit dan hanya akan dikenakan pada tarikh ulang tahun. Fi Tahunan boleh diubah oleh Bank dari semasa ke semasa.

Explanation: Document 2 omits the specific detail that changes to the Annual Fee will be communicated with twenty-one (21) calendar days' prior notice via the Bank's Websites or other means. This is a significant omission as it affects how changes are communicated to the cardholder.

No. 13

Flags: Inaccurate disclosure

Document 1	Document 2
<p>12.7 The Cardholder who would like to change his/her Notifications via HLB Connect App or SMS transaction alert limit is required to write in for request to change the pre-determined amount/limit or totally opt out of the Notifications via HLB Connect App and/or SMS transaction alert service. The Cardholder can obtain the Debit Card/Debit Card-i i Transaction Alert Service Maintenance Form ("Form") from the nearest Hong Leong Bank branches or the Bank's website at www.hlb.com.my. The Cardholder shall fill up the Form and follow the instructions provided in the Form accordingly in order to change his/her Notifications via HLB Connect App or SMS transaction alert limit/opt out the Notifications via HLB Connect App or SMS transaction alert service.</p>	<p>12.7 Pemegang Kad yang ingin menukar had amaran transaksi melalui Paparan Notifikasi Aplikasi HLB Connect atau khidmat pesanan ringkas ("SMS") dikehendaki membuat permintaan bertulis untuk menukar had yang telah ditetapkan sebelum ini atau menarik diri daripada perkhidmatan amaran transaksi melalui Paparan Notifikasi Aplikasi HLB Connect atau SMS tersebut. Pemegang Kad boleh mendapatkan Borang Penyelenggaraan Perkhidmatan Amaran Transaksi Kad Debit/ Kad Debit-i ("Borang") di mana-mana cawangan Bank atau di Laman Sesawang Bank di www.hlb.com.my. Pemegang Kad perlu melengkapkan Borang tersebut dan mematuhi arahan yang terdapat di dalamnya untuk menukar had amaran transaksi melalui Paparan Notifikasi Aplikasi HLB Connect atau SMS atau menarik diri daripada perkhidmatan amaran transaksi melalui Paparan Notifikasi Aplikasi HLB Connect atau SMS tersebut.</p>

Explanation: In Document 1, the phrase 'Notifications via HLB Connect App or SMS transaction alert limit' is used, which implies a broader scope of notifications, whereas Document 2 specifically mentions 'had amaran transaksi' (transaction alert limit), which may not fully encompass all types of notifications. This could lead to a misunderstanding of what can be changed or opted out of.

No. 14

Flags: Inaccurate disclosure

Document 1	Document 2
<p>13.1 Where the Retail Purchase Account is linked to the Debit Card be a Savings Account-i or Current Account-i, the Debit Card can only be used for the purchase of Shariah-compliant Goods and Services. The Debit Card shall not be used at any merchants who are in the business of providing non-Shariah compliant Goods and Services and/or for any non-Shariah compliant transactions categorized by the following Merchant Category as per below: (i) Bars, Cocktail Lounges, Discotheque, Nightclubs and Taverns (ii) Packages Beer, Wine and Liquor (iii) Cigar Stores and Stands (iv) Gambling Transactions (v) Gambling-Horse Racing, Dog Racing, Non-Sports Intrastate Internet Gambling (vi) Dating and Escort Services Note: The above list of non-Halal merchants/non-Shariah compliant activities may be updated from time to time.</p>	<p>13.1 Apabila Akaun Pembelian Runcit yang dipautkan dengan Kad Debit adalah Akaun Simpanan atau Akaun Semasa-i, Kad Debit hanya boleh digunakan untuk pembelian barang dan perkhidmatan yang mematuhi Syariah. Kad Debit tidak boleh digunakan di mana-mana peniaga runcit yang menyediakan barang dan perkhidmatan yang tidak mematuhi Syariah dan/atau untuk apa-apa transaksi yang tidak mematuhi Syariah yang dikategorikan mengikut Kategori peniaga seperti yang berikut: (i) Bar, Ruang Koktel, Disko, Kelab Malam dan Kedai Minuman Keras (ii) Pakej Bir, Wain dan Minuman Keras (iii) Kedai dan gerai cerut (iv) Tranksaksi Perjudian (v) Petaruhan-Perlumbaan Kuda, Perlumbaan Anjing, Petaruhan Bukan Sukan Dalam Talian Antara Negeri (vi) Perkhidmatan Janji Temu dan Teman Social Nota: Senarai peniaga runcit dan aktiviti tidak mematuhi Syariah di atas akan dikemas kini dari semasa ke semasa.</p>

Explanation: In Document 2, the term 'Tranksaksi Perjudian' is used, which is a misspelling of 'Transaksi Perjudian' (Gambling Transactions). This could lead to confusion or misinterpretation of the prohibited activities.

No. 15

Flags: Inaccurate disclosure

Document 1	Document 2
<p>17.1 For the purpose of enabling the Bank to preserve intact the liability of the Cardholder, once a writ of summons has been issued or to prove in the bankruptcy or insolvency of the Cardholder or for such other reasons as the Bank deems fit the Bank may at any time and place, keep for such time as the Bank may deem prudent any monies received, recovered or realized pursuant to these T&Cs or under any other security or guarantee to the credit of a separate non-interest/income bearing account in the name of the Cardholder as the Bank shall deem fit without an immediate obligation on the part of the Bank to apply the same or any part thereof in or towards the discharge of the sums due and owing to the Bank.</p>	<p>17.1 Untuk tujuan membolehkan Bank mengekalkan keseluruhan liabiliti Pemegang Kad, apabila writ saman telah dikeluarkan atau untuk membuktikan kebangkrutan atau ketidakmampuan bayar Pemegang Kad atau untuk tujuan lain yang dianggap wajar oleh Bank, Bank boleh pada bila-bila masa dan tempat, menyimpan untuk suatu tempoh yang wajar, sebarang wang yang diterima, diperoleh semula atau direalisasi selaras dengan T&S ini atau di bawah mana-mana cagaran atau jaminan untuk dikreditkan dalam akaun berasingan yang tidak menawarkan keuntungan di bawah nama Pemegang Kad sebagaimana dianggap wajar oleh Bank. Bank tidak mempunyai kewajipan segera untuk memanfaatkan wang tersebut atau sebahagian daripadanya untuk atau ke arah melunaskan jumlah perlu bayar dan terhutang kepada Bank.</p>

Explanation: The phrase 'once a writ of summons has been issued' in Document 1 is translated as 'apabila writ saman telah dikeluarkan' in Document 2. The translation is accurate, and there is no discrepancy in this part.

No. 16

Flags: Inaccurate disclosure

Document 1	Document 2
<p>19.1 The Bank shall not be held liable for any act or omission by any retail or online merchant howsoever caused, including but not limited to, any refusal to accept the Debit Card or any Statement or other communication made in connection therewith, or any defect or deficiency in goods or services. The Cardholder must liaise directly with the Authorised Merchant on any claim or dispute and will not dispute any payment made by the Bank from the Cardholder's Account on such claims or disputes.</p>	<p>19.1 Bank tidak boleh dipertanggungjawabkan atas sebarang tindakan atau pengabaian oleh mana-mana peniaga runcit atau dalam talian walau apapun puncanya, termasuk tetapi tidak terhad kepada keengganan menerima Kad Debit atau sebarang Penyata atau komunikasi lain yang dibuat berkaitan dengannya, atau sebarang kecacatan atau kekurangan pada produk atau perkhidmatan. Sekiranya terdapat sebarang kecacatan atau kekurangan pada produk atau perkhidmatan, Pemegang Kad hendaklah berhubung secara langsung dengan Peniaga Sah mengenai sebarang tuntutan atau pertikaian dan tidak akan mempertikaikan sebarang bayaran yang dibuat oleh Bank dari Akaun Pemegang Kad ke atas tuntutan atau pertikaian tersebut.</p>

Explanation: The phrase 'will not dispute any payment made by the Bank from the Cardholder's Account on such claims or disputes' in Document 1 is translated as 'tidak akan mempertikaikan sebarang bayaran yang dibuat oleh Bank dari Akaun Pemegang Kad ke atas tuntutan atau pertikaian tersebut' in Document 2. The translation is accurate, and there is no discrepancy in this part.

No. 17

Flags: Inaccurate disclosure

Document 1	Document 2
<p>19.3 In the event the Bank extends the time period for the completion of an investigation beyond fourteen (14) calendar days from the date a disputed Card Transaction is first reported, whether orally or in writing, by Cardholder to the Bank, the Bank must: (a) at a minimum, provisionally credit the full amount of the disputed transaction or Ringgit Malaysia Five Thousand (RM5,000), whichever is lower (including any interest or profit where applicable), into the Retail Purchase Account no later than fourteen (14) calendar days from the date the Cardholder provides the Bank with the information set out under Clause 19.2 herein;</p>	<p>19.3 Sekiranya Bank melanjutkan tempoh masa untuk menyelesaikan siasatan selepas empat belas (14) hari kalendar dari tarikh laporan terhadap Transaksi Kad yang dipertikaikan, sama ada secara lisan atau bertulis, oleh Pemegang Kad kepada Bank, Bank boleh: sekurang-kurangnya, sementara mengkreditkan jumlah penuh transaksi yang dipertikaikan atau Ringgit Malaysia Lima Ribu (RM5,000), yang mana lebih rendah (termasuk apa-apa keuntungan yang berkenaan), ke dalam Akaun Pembelian Runcit tidak lewat daripada empat belas (14) hari kalendar dari tarikh Pemegang Kad mengemukakan maklumat yang dinyatakan dalam Klausula 19.2 kepada Bank;</p>

Explanation: In Document 1, the Bank 'must' provisionally credit the amount, indicating an obligation. In Document 2, the Bank 'boleh' (can) provisionally credit the amount, which implies a possibility rather than an obligation. This changes the nature of the Bank's responsibility.

No. 18

Flags: Inaccurate disclosure

Document 1	Document 2
19.7 Subject to the Cardholder's compliance with its obligations under Clause 19.2, in the event of any chargeback due to a complaint or dispute raised by the Cardholder pertaining to Overseas Transactions (as defined under Clause 20.1 below) transacted in foreign currency through the MCF Enabled Account, the amount of chargeback shall be credited into the Cardholder's MCF enabled Account in the currency of the original transaction.	19.7 Tertakluk kepada kepatuhan Pemegang Kad kepada tanggungjawab yang dinyatakan dalam Klausula 19.2, sekiranya berlaku caj balik akibat aduan atau pertikaian oleh Pemegang Kad mengenai Transaksi Luar Negara (seperti yang ditakrifkan di bawah Klausula 19.1 di bawah) yang dilakukan dalam mata wang asing melalui Akaun Yang Diupayakan Dengan MCF, amaun yang dicaj balik akan dikreditkan ke dalam Akaun Yang Diupayakan Dengan MCF Pemegang Kad dalam mata wang transaksi asal.

Explanation: In Document 1, the reference is made to Clause 20.1 for the definition of Overseas Transactions, whereas in Document 2, the reference is incorrectly made to Clause 19.1. This could lead to confusion about where the definition is located.

No. 19

Flags: Inaccurate disclosure

Document 1	Document 2
If you have any enquiries regarding these T&Cs, you may seek clarification from our staff who attended to you. Alternatively, please email us at hlonline@hlbb.hongleong.com.my or call 03-7626 8899.	Jika anda mempunyai sebarang pertanyaan mengenai T&S ini, anda boleh mendapatkan penjelasan daripada kakitangan kami yang membantu anda. Sebagai alternatif, sila e-mel kepada kami di hlonline@hlbb.hongleong.com.my atau hubungi 03-7626 8899

Explanation: The email address provided in Document 1 is 'hlonline@hlbb.hongleong.com.my', whereas in Document 2 it is 'hlonine@hlbb.hongleong.com.my'. This discrepancy in the email address could lead to communication issues, as the email address in Document 2 is missing a letter 'l'.