

Document Comparison with gpt-4o

- Total Cost: \$0.361572
- Time Taken: 312.6240145000629s

Discrepancies

Total Discrepancies Found: 11

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 about 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>38. Ciri Dagangan Sekuriti hanya akan dibenarkan untuk Pemegang Akaun yang telah memenuhi syarat- syarat berikut:</p> <p>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: In Document 1, the conditions for the Securities Trading Feature are numbered as 31.1 and 31.2, whereas in Document 2, they are numbered as 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: Inaccurate disclosure, Misleading statements or features

Document 1	Document 2
32. Any purchase of the Approved Securities by the Accountholder by way of the Trading Account opened pursuant to Clause 31.2 above shall be subject to Available Funds (as defined under Clause 33 below).	39. Setiap belian Sekuriti Yang Diluluskan oleh Pemegang Akaun dengan menggunakan Akaun Dagangan yang dibuka menurut Klausa 31.2 di atas adalah tertakluk kepada Dana Yang Tersedia (seperti yang ditakrifkan dalam Klausa 33 di bawah).

Explanation: In Document 1, the clause number referenced is 31.2, which corresponds to the correct clause in Document 1. However, in Document 2, the clause number referenced is also 31.2, but it should be 30.2 to match the structure of Document 2. This discrepancy could lead to confusion about which clause is being referenced.

No. 4

Flags: Inaccurate disclosure, Misleading statements or features

Document 1	Document 2
33. Available Funds shall mean the sum of monies standing to the credit of the Account and available for utilization by the Accountholder, which shall include the use of the Available Funds for the purpose of purchasing the Approved Securities through HLIB.	40. Dana Yang Tersedia adalah bermaksud jumlah wang yang ada di dalam Akaun dan tersedia untuk digunakan oleh Pemegang Akaun, termasuk penggunaan Dana Yang Tersedia untuk tujuan pembelian Sekuriti Yang Diluluskan melalui HLIB.

Explanation: In Document 1, the definition of Available Funds is under Clause 33, whereas in Document 2, it is under Clause 40. This discrepancy in clause numbering could lead to confusion when cross-referencing the documents.

No. 5

Flags: Inaccurate disclosure

Document 1	Document 2
34. The Available Funds in the Account are to be dealt with in the following manner: 34.1 Trading Limit for purchase of Approved Securities 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").	41. Dana Yang Tersedia di dalam Akaun akan dikendalikan secara berikut: 41.1. Had Dagangan untuk pembelian Sekuriti Yang Diluluskan 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 inconsistent with Document 1. In Document 1, the section is numbered as 34.1.1, whereas in Document 2, it is numbered as 33.1.1. This discrepancy could lead to confusion regarding the organization and referencing of sections within the documents.

No. 6

Flags: Inaccurate disclosure

Document 1	Document 2
The Securities Trading Bonus Interest shall be calculated on a tiered basis based on the total amount of trades by the Accountholder in a calendar month ("Total Monthly Traded Amount" or "MTA").	Faedah Bonus Dagangan Saham atas baki kredit yang tersedia di dalam akan dikira secara berperingkat berdasarkan jumlah amaun dagangan oleh Pemegang Akaun dalam bulan kalendar ("Jumlah Amaun Dagangan Bulanan" atau "MTA").

Explanation: In Document 1, the Securities Trading Bonus Interest is calculated on a 'tiered basis' based on the total amount of trades. However, in Document 2, it is stated that the bonus interest is calculated 'atas baki kredit yang tersedia di dalam' (on the available credit balance), which is a significant deviation from the tiered basis calculation mentioned in Document 1. This discrepancy could lead to different interpretations of how the bonus interest is calculated.

No. 7

Flags: Inaccurate disclosure

Document 1	Document 2
(f) transfer foreign currencies from the Accountholder's Account through Outward Telegraphic Transfers via HLB's branches or HLB Connect;	(f) memindahkan mata wang asing daripada Akaun Pemegang Akaun melalui Pemindahan Keluar Telegrafik melalui cawangan HLB/HLISB atau HLB Connect;

Explanation: Document 1 specifies that outward telegraphic transfers can be done via HLB's branches, whereas Document 2 mentions both HLB and HLISB branches. This discrepancy could lead to confusion about which branches are authorized for these transactions.

No. 8

Flags: Inaccurate disclosure, Misleading statements or features

Document 1	Document 2
HLB is not a currency trading platform hence all Accountholders are advised not to misuse HLB's services, including the MCF Enabled Account for this purpose.	HLB bukanlah platform dagangan matawang. Semua Pemegang Akaun dinasihatkan supaya tidak menggunakan atau menyalahgunakan perkhidmatan HLB, termasuk Akaun Aktif MCF untuk tujuan menjalankan perdagangan mata wang.

Explanation: The term 'MCF Enabled Account' in Document 1 is translated as 'Akaun Aktif MCF' in Document 2. The word 'Aktif' translates to 'Active' in English, which may imply a different meaning than 'Enabled'. 'Enabled' suggests that the account has the capability for MCF, whereas 'Active' might imply that the account is currently in use or operational. This could lead to confusion about the nature of the account and its intended use.

No. 9

Flags: Inaccurate disclosure, Major deviations from the English version

Document 1	Document 2
<p>The Accountholder agrees that HLB shall be entitled to effect any conversion or reconversion of any currencies as required by law, any applicable rules and regulations and/ or HLB for payment, deduction, and/ or withholding of any fees, charges, taxes or levies. 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.</p>	<p>Pemegang Akaun bersetuju bahawa HLB berhak untuk melakukan penukaran atau penukaran semula matawang seperti yang disyaratkan oleh undang-undang, sebarang peraturan dan undang-undang yang tersedia ada dan/atau HLB untuk pembayaran, pemotongan, dan / atau penahanan sebarang yuran, caj, cukai atau pungutan. 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.</p>

Explanation: In Document 1, the clause reference for currency conversion is stated as 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 for currency conversion terms.

No. 10

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' suggests a specific type of account with certain features enabled, whereas 'Akaun Aktif MCF' translates to 'Active MCF Account,' which may imply a different status or condition of the account. This discrepancy could lead to misunderstandings about the type of account being referred to.

No. 11

Flags: Missing paragraphs or information

Document 1	Document 2
[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. 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	[Page: 11] 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 www.hlb.com.my/excess

Explanation: Document 2 includes an additional section on 'Kadar Berlebihan' (Excess Rates) and provides a link (www.hlb.com.my/excess) for more information. This section and link are not present in Document 1, indicating a potential discrepancy in the information provided about fees and charges.