

Document Comparison with gpt-4o

- File 1: Auto Loan Terms & Conditions - EN.pdf
- File 2: Auto Loan Terms & Conditions - BM.pdf
- Total Cost: \$0.55906
- Time Taken: 447.06288429978304s

Discrepancies

Total Discrepancies Found: 3

No. 1

Flags: Major deviations from the English version

Document 1	Document 2
vii. if the Owner decides or has reasons to believe that the Hirer is directly or indirectly involved in, or that the Goods in this Agreement are being directly or indirectly used for or in connection with, any illegal, sanctioned or suspicious activities (including but not limited to money laundering, terrorism financing, activities related to dangerous drugs, dealing with sanctioned persons or entities (whether as principal or agent) and tax crime; viii. material change in any applicable law or regulation or circumstances which in the opinion of the Owner has an adverse impact on the Hirer's ability to perform the Hirer's obligations hereunder or is likely to be detrimental to the Owner.	(vi) Jika Pemunya memutuskan atau mempunyai sebab untuk mempercayai bahawa Penyewa terlibat secara langsung atau tidak langsung, atau bahawa Barangan dalam Perjanjian ini digunakan secara langsung atau tidak langsung untuk atau berkaitan dengan, sebarang aktiviti yang menyalahi undang-undang, disekat atau mencurigakan (termasuk tetapi tidak terhad kepada pengubahan wang haram, pembiayaan keganasan, aktiviti yang berkaitan dengan dadah berbahaya, berurusan dengan orang atau entiti yang disekat (sama ada sebagai prinsipal atau ejen) dan jenayah cukai; (vii) Perubahan material dalam mana-mana undang-undang atau pertauran atau keadaan yang berkenaan yang pada pendapat Pemunya memberi kesan buruk terhadap keupayaan Penyewa untuk melaksanakan kewajipan Penyewa di bawah ini atau mungkin memudaratkan Pemunya;

Explanation: In Document 1, clause (vii) refers to illegal or suspicious activities, while clause (viii) refers to material changes in law or regulation. In Document 2, these clauses are swapped, with clause (vi) referring to illegal activities and clause (vii) referring to changes in law. This swap could potentially lead to confusion or misinterpretation of the order of importance or sequence of events.

No. 2

Flags: Inaccurate disclosure

Document 1	Document 2
(f) If the Hirer fails to reinstate or finalize this Agreement in accordance with Clause 9(d) of this Agreement, the Owner may sell the Goods in accordance with Section 18 of the Act and the Hirer will be liable to pay any shortfall to the Owner if the value of the Goods is less than the Hirer's Indebtedness under this Agreement.	(f) Jika Pemunya gagal menghidupkan semula atau memuktamadkan Perjanjian ini selaras dengan Fasal 14(d) Perjanjian, maka Pemunya boleh menjual Barangan itu selaras dengan Seksyen 18 Akta dan Penyewa akan dikenakan membayar apa-apa kekurangan kepada Pemunya sekiranya nilai Barangan itu kurang daripada Hutang Penyewa di bawah Perjanjian ini.

Explanation: In Document 1, the reference is made to Clause 9(d), while in Document 2, it is incorrectly referred to as Fasal 14(d). This could lead to confusion regarding the correct clause being referenced for the actions to be taken if the Hirer fails to reinstate or finalize the Agreement.

No. 3

Flags: Missing paragraphs or information

Document 1	Document 2
Hirer hereby acknowledges and agrees that the Owner's records in relation to the Hirer and this Agreement which are stored in any form or manner can be used as evidence in any court proceedings as proof of its contents. Hirer agrees that such records shall be final and conclusive of the information contained therein save in the case of manifest or clerical error.	Penyewa dengan ini mengaku dan bersetuju bahawa rekod-rekod Pemunya berkaitan Penyewa dan Perjanjian ini yang disimpan dalam apa bentuk atau cara boleh digunakan sebagai bahan keterangan dalam mana-mana prosiding mahkamah sebagai bukti kandungannya. Penyewa bersetuju bahawa rekod-rekod sedemikian (yang disediakan kepada dan/atau oleh Penyewa sebelum Perjanjian ditandatangani untuk semakan) adalah terakhir dan muktamad akan maklumat yang terkandung di dalamnya melainkan dalam hal silap ketara atau silap sunting di pihak Pemunya.

Explanation: Document 2 includes an additional clause stating that the records provided to or by the Hirer before the Agreement is signed are considered final and conclusive. This information is not present in Document 1, which could imply a different understanding of when the records are deemed final and conclusive.