

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: \$0.32668
- Time Taken: 298.7518084999174s

Discrepancies

Total Discrepancies Found: 8

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 ‘Pembiayaan ASB-i’ (ASB-i Financing) as an additional category under eligible bill payments, which is not mentioned in Document 1. This could lead to confusion about the eligibility criteria for e-Xtra Interest, as it introduces a financing option not listed in the original English document.

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"); 31.3 The Account shall be linked to the Trading Account and CDS Account; and 31.4 All dealings in the Approved Securities shall be executed through HLIB by way of HLIB's electronic investor services known as HLeBroking ("HLeBroking Services") and accessed through HL Connect. The link to HLeBroking Services will be made available in HLB Connect as an alternative means for the Accountholder to access HLeBroking Services.</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"); 30.3 Akaun tersebut akan dihubungkan kepada Akaun Dagangan dan Akaun CDS; dan 30.4 Semua urusan niaga Sekuriti Yang Diluluskan akan dilaksanakan melalui HLIB dengan menggunakan perkhidmatan pelabur elektronik HLIB yang dikenali sebagai HLeBroking ("Perkhidmatan HLeBroking") dan diakses melalui HLB Connect. Pautan ke Perkhidmatan HLeBroking akan tersedia di HLB Connect sebagai cara alternatif untuk Pemegang Akaun mengakses Perkhidmatan HLeBroking.</p>

Explanation: In Document 1, the conditions for the Securities Trading Feature are numbered as 31.1 to 31.4, while in Document 2, they are numbered as 30.1 to 30.4. This discrepancy in numbering could lead to confusion or misinterpretation regarding the specific conditions that need to be fulfilled by the Accountholders.

No. 3

Flags: Inaccurate disclosure

Document 1	Document 2
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").	34.1. 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: In Document 1, the clause detailing the trading limit is numbered as 34.1.1, whereas in Document 2, it is incorrectly numbered as 33.1.1. This discrepancy in numbering could lead to confusion or misinterpretation of the document structure and content.

No. 4

Flags: Inaccurate disclosure

Document 1	Document 2
39. 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").	39. 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, Document 2 inaccurately states that the bonus interest is calculated 'atas baki kredit yang tersedia di dalam' (on the available credit balance), which is not mentioned in Document 1. This could lead to a misunderstanding of how the bonus interest is calculated.

No. 5

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; and	(f) memindahkan mata wang asing daripada Akaun Pemegang Akaun melalui Pemindahan Keluar Telegrafik melalui cawangan HLB/HLISB atau HLB Connect; dan

Explanation: Document 2 includes 'HLISB' as an option for conducting Outward Telegraphic Transfers, which is not mentioned in Document 1. This could lead to confusion or misinterpretation regarding the available branches for this service.

No. 6

Flags: Inaccurate disclosure

Document 1	Document 2
51. 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.	51. 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.

Explanation: In Document 1, the clause number referenced is 51, while in Document 2, it is incorrectly stated as Clause 47. This discrepancy could lead to confusion regarding the applicable clause for conversion or reconversion of currencies.

No. 7

Flags: Inaccurate disclosure

Document 1	Document 2
54. 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.	54. 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: In Document 1, the account is referred to as 'MCF Enabled Account,' whereas in Document 2, it is referred to as 'Akaun Aktif MCF,' which translates to 'Active MCF Account.' This could lead to confusion about the specific type of account being referenced, especially if 'MCF Enabled Account' has a specific meaning or status different from 'Active MCF Account.'

No. 8

Flags: Missing paragraphs or information

Document 1	Document 2
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	Fi & Caj dan Kadar Berlebihan 55. Fi dan caj standard Akaun, Kad Debit dan Kadar Berlebihan adalah terpakai dan boleh didapati di Laman Sesawang HLB Akaun Kad Debit Kadar Berlebihan www.hlb.com.my/ depositcharges www.hlb.com.my/dc1 www.hlb.com.my/excess

Explanation: Document 2 includes references to 'Kadar Berlebihan' (Excess Rates) which are not mentioned in Document 1. This could imply additional fees or charges that are not disclosed in the English version, potentially leading to incomplete information for English-speaking users.