

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: \$0.344407
- Time Taken: 348.7041875999421s

Discrepancies

Total Discrepancies Found: 13

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: In Document 2, there is an additional category of eligible payments for e-Xtra Interest, specifically ‘Pembiayaan ASB-i’, which is not mentioned in Document 1. This could lead to confusion or misinterpretation regarding what constitutes an eligible payment for the purpose of earning e-Xtra Interest.

No. 2

Flags: Inaccurate disclosure

Document 1	Document 2
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. 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");

Explanation: In Document 1, the numbering for the conditions under the Securities Trading Feature starts with 31.1 and 31.2. However, in Document 2, the numbering is incorrectly listed as 30.1 and 30.2. This discrepancy could lead to confusion regarding the correct sequence and reference of conditions.

No. 3

Flags: Inaccurate disclosure

Document 1	Document 2
31.3 The Account shall be linked to the Trading Account and CDS Account; and	30.3 Akaun tersebut akan dihubungkan kepada Akaun Dagangan dan Akaun CDS; dan

Explanation: The clause numbering in Document 2 starts from 30.3, whereas in Document 1, it starts from 31.3. This discrepancy in numbering could lead to confusion when referencing specific clauses across the documents.

No. 4

Flags: Major deviations from the English version

Document 1	Document 2
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").	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 sub-clause is numbered as 34.1.1, while in Document 2, it is numbered as 33.1.1. This inconsistency in numbering could lead to confusion when cross-referencing specific sub-clauses between the documents.

No. 5

Flags: Outdated information, Major deviations from the English version

Document 1	Document 2
34.1.2 The Trading Limit will vary from time to time based on the available credit balance in the Account and HLB's computation and determination of the Trading Limit shall be final and conclusive.	33.1.2 Had Dagangan akan dipinda dari semasa ke semasa berdasarkan baki kredit yang tersedia di dalam Akaun serta pengiraan dan penentuan Had Dagangan oleh HLB adalah yang terakhir dan muktamad.

Explanation: The section numbering in Document 2 is different from Document 1. Document 1 uses '34.1.2', while Document 2 uses '33.1.2'. This discrepancy in numbering could lead to confusion when referencing specific sections across the documents.

No. 6

Flags: Outdated information, Major deviations from the English version

Document 1	Document 2
34.1.3 For the avoidance of doubt, any securities sold by the Accountholder through the Trading Account will not be taken into account by HLB when determining the Trading Limit prior to the relevant settlement date for such sale.	33.1.3 Bagi mengelakkan keraguan, apa-apa sekuriti yang dijual oleh Pemegang Akaun dengan menggunakan Akaun Dagangan tidak akan diambil kira oleh HLB dalam menentukan Had Dagangan sebelum tarikh penyelesaian jualan tersebut.

Explanation: The section numbering in Document 2 is different from Document 1. Document 1 uses '34.1.3', while Document 2 uses '33.1.3'. This discrepancy in numbering could lead to confusion when referencing specific sections across the documents.

No. 7

Flags: Outdated information, Major deviations from the English version

Document 1	Document 2
34.1.4 Without prejudice to HLB's rights of calculation and determination as aforesaid, all amounts earmarked for purchase of any Approved Securities (including the Transaction Costs payable) and/or any other banking transactions (including retail spending via Debit Card) shall be deducted from and shall not form part of the Available Funds in calculating the Trading Limit.	33.1.4 Tanpa prejudis kepada hak pengiraan dan penentuan HLB sebagaimana yang dinyatakan sebelum ini, semua amaun yang diperuntukkan untuk pembelian apa-apa Sekuriti Yang Diluluskan (termasuk Kos Transaksi berbayar) dan/atau apa-apa transaksi perbankan yang lain (termasuk perbelanjaan runcit melalui Kad Debit) akan ditolak daripada dan tidak boleh menjadi sebahagian daripada Dana Yang Tersedia bagi pengiraan Had Dagangan.

Explanation: The section numbering in Document 2 is different from Document 1. Document 1 uses '34.1.4', while Document 2 uses '33.1.4'. This discrepancy in numbering could lead to confusion when referencing specific sections across the documents.

No. 8

Flags: Outdated information, Major deviations from the English version

Document 1	Document 2
34.2 Earmarking for purchase order	34.2. Peruntukan untuk pesanan belian

Explanation: The section numbering in Document 2 is different from Document 1. Document 1 uses '34.2', while Document 2 uses '34.2.'. This discrepancy in numbering could lead to confusion when referencing specific sections across the documents.

No. 9

Flags: Inaccurate disclosure

Document 1	Document 2
For the avoidance of doubt, MCF is only available for a MCF Enabled Account (as defined below) held by a single individual Accountholder.	Untuk mengelakkan keraguan, MCF hanya tersedia untuk Akaun Aktif MCF seperti yang ditakrifkan di bawah) yang dipegang oleh Pemegang Akaun tunggal.

Explanation: In Document 1, the term 'MCF Enabled Account' is used, whereas in Document 2, it is translated as 'Akaun Aktif MCF'. The term 'Enabled' suggests a specific feature or status that might not be accurately conveyed by 'Aktif', which means 'Active'. This could lead to confusion about the eligibility or requirements for the account.

No. 10

Flags: Inaccurate disclosure

Document 1	Document 2
(e) receive foreign currencies into the Accountholder's Account through Inward Telegraphic Transfers ;	(e) menerima matawang asing ke dalam Akaun melalui Pemindahan Masuk Telegraf ;

Explanation: The term 'Inward Telegraphic Transfers' is translated as 'Pemindahan Masuk Telegraf' in Document 2. While 'Masuk' means 'Inward', the term 'Telegraf' might not fully capture the financial context of 'Telegraphic Transfers', which is a specific banking term.

No. 11

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: In Document 2, 'HLB's branches or HLB Connect' is translated as 'cawangan HLB/HLISB atau HLB Connect'. The addition of 'HLISB' is not present in Document 1, which could imply an additional entity or service not mentioned in the original document.

No. 12

Flags: Inaccurate disclosure

Document 1	Document 2
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 .	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: The clause number referenced in Document 1 is Clause 51, whereas in Document 2, it is referenced as Clause 47. This discrepancy could lead to confusion regarding the correct clause number being referred to in the documents.

No. 13

Flags: Missing paragraphs or information

Document 1	Document 2
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	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

Explanation: Document 2 includes 'Kadar Berlembhan' (Overdraft Rates) as part of the fees and charges, which is not mentioned in Document 1. This could imply additional fees or conditions that are not disclosed in the English version, potentially leading to incomplete information for English-speaking users.