

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: \$1.117945
- Time Taken: 1072.2830433000345s

Discrepancies

Total Discrepancies Found: 18

No. 1

Flags: Inaccurate disclosure, Misleading statements or features

Document 1	Document 2
1.26 “DCC” means Dynamic Currency Conversion, an optional service offered by certain overseas merchants or available for certain Overseas Transaction as defined under Clause 20.1 below (including ATM Card Transactions), which provides a choice to pay/withdraw cash in Ringgit Malaysia (including Card Transactions quoted in foreign currency), as elaborated further under Clause 20.	1.26 “DCC” merujuk kepada Penukaran Mata Wang Dinamik, iaitu perkhidmatan pilihan yang ditawarkan oleh peniaga atau tersedia untuk pembelian luar negara tertentu seperti yang ditentukan dalam Klausa 20.1 di bawah (termasuk Transaksi Kad ATM), yang memberi pilihan pembayaran / pengeluaran tunai dalam Ringgit Malaysia (termasuk pembelian di luar negara dan pembelian dalam talian dalam mata wang asing) untuk transaksi luar negara, sebagaimana yang diuraikan dalam Klausa 20.

Explanation: Document 2 includes additional details about DCC, specifying that it applies to ‘pembelian di luar negara dan pembelian dalam talian dalam mata wang asing’ (overseas purchases and online purchases in foreign currency) for overseas transactions. This information is not present in Document 1, which could lead to different interpretations of the scope of DCC.

No. 2

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: The term ‘Retail Purchase Account’ in Document 1 is translated as ‘Akaun Pembelian Runcit’ in Document 2. However, there is an additional phrase ‘akaun yang dipautkan ke Kad Debit’ in Document 2, which is not present in Document 1. This could lead to confusion about whether the account is specifically linked to a debit card, which is not mentioned in Document 1.

No. 3

Flags: Inaccurate disclosure

Document 1	Document 2
<p>(o) The Cardholder agrees not to use the Debit Card for any unlawful activities. If the Bank finds, suspects or has reasons to believe that the Debit Card has been used for any unlawful activity, the Bank may take any action considered appropriate to meet any obligation in connection with the prevention of any unlawful activity including but not limited to fraud, money laundering, terrorist activity/financing, bribery, corruption and/or tax evasion.</p>	<p>(o) Pemegang Kad bersetuju untuk tidak menggunakan Kad Debit untuk sebarang aktiviti yang menyalahi undang-undang. Jika Bank mendapati, mengesyaki atau mempunyai sebab untuk mempercayai bahawa Kad Debit telah digunakan untuk sebarang aktiviti yang menyalahi undang-undang, Bank boleh mengambil apa-apa tindakan dianggap sesuai untuk memenuhi apa-apa kewajipan yang berkaitan dengan pencegahan apa-apa aktiviti haram termasuk tetapi tidak terhad kepada penipuan, pengubahan wang haram, aktiviti/pembiayaan pengganas, rasuah, penyalahgunaan wang dan/atau pengelakan cukai.</p>

Explanation: The term 'corruption' is translated as 'penyalahgunaan wang' in the Malay version, which specifically means 'misuse of funds'. This translation could lead to a narrower interpretation, as 'corruption' encompasses a broader range of unethical behaviors beyond just financial misuse.

No. 4

Flags: Missing paragraphs or information

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 that the 14-day period for the Cardholder to notify the Bank begins after the receipt of the Statement. The Malay document does not explicitly mention 'the receipt of the Statement,' which could lead to ambiguity about when the 14-day period starts.

No. 5

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 English document states that the statement is considered conclusive and binding if no error is reported within 14 days, but it does not mention the invalidity of claims against the Bank. The translated document adds that any claims or accusations against the Bank regarding the statement being incorrect are invalid, which could significantly alter the interpretation of the document's legal implications.

No. 6

Flags: Missing paragraphs or information

Document 1	Document 2
8.1 The Cardholder shall: (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.	8.1 Pemegang Kad apabila menyedarinya hendaklah memaklumkan kepada Bank dengan secepat yang munasabah boleh dilaksanakan selepas itu (jika perkara tersebut berlaku di Malaysia).

Explanation: Document 1 provides specific contact numbers for the Cardholder to notify in the event of theft or loss in Malaysia, which are the HLB Contact Centre and the National Scam Response Centre. Document 2, however, does not mention these specific contact numbers, which could lead to confusion or delay in reporting the incident.

No. 7

Flags: Missing paragraphs or information, Major deviations from the English version

Document 1	Document 2
<p>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.</p>	<p>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.</p>

Explanation: Document 2 does not include the clause about notifying the bank of any security breach of the Cardholder's banking credentials or the loss of a security device. This omission could lead to a misunderstanding about the Cardholder's responsibilities in the event of a security breach, as it is a significant condition for not being liable for unauthorized transactions.

No. 8

Flags: Inaccurate disclosure, Major deviations from the English version

Document 1	Document 2
<p>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.</p>	<p>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.</p>

Explanation: Document 2 only mentions the voluntary disclosure of the PIN to others, omitting the disclosure of banking credentials such as access identity (ID) and passcode. This could lead to a misunderstanding of the full scope of information that should be protected by the Cardholder.

No. 9

Flags: Missing paragraphs or information

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

Explanation: Document 1 includes a section detailing the liability of the Cardholder for unauthorized transactions, specifying conditions under which the Cardholder remains liable. This section is entirely missing from Document 2, which could lead to a misunderstanding of the Cardholder's responsibilities and liabilities.

No. 10

Flags: Inaccurate disclosure

Document 1	Document 2
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.	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: In Document 1, the Cardholder remains liable for transactions made prior to the termination of the Debit Card. However, in Document 2, the Cardholder remains liable for transactions until the Bank receives written notice of termination and the cut Debit Card. This discrepancy could lead to different interpretations of when the Cardholder's liability ends.

No. 11

Flags: Inaccurate disclosure

Document 1	Document 2
For the full list of fees and charges, please visit our website www.hlb.com.my/dc1 or scan here:	Untuk senarai fi dan caj yang lengkap, sila layari laman web kami www.hlb.com.my/dc2 atau imbas di sini:

Explanation: The URL provided in Document 1 is 'www.hlb.com.my/dc1', whereas in Document 2 it is 'www.hlb.com.my/dc2'. This discrepancy could lead to confusion or misdirection for users attempting to access the correct webpage for the full list of fees and charges.

No. 12

Flags: Missing paragraphs or information, 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 tidak akan dikembalikan.

Explanation: Document 1 specifies that the Annual Fee may be varied by the Bank with a 21-day prior notice, which is a significant piece of information regarding the terms of the fee. Document 2 does not include this information, instead mentioning that the Annual Fee will not be refunded, which is not present in Document 1. This omission in Document 2 could lead to misunderstandings about the conditions under which the Annual Fee might change.

No. 13

Flags: Inaccurate disclosure

Document 1	Document 2
<p>11.2 In the event the Cardholder is required by law to make any deduction or withholding from the Fee and/or all other monies payable to the Bank under these T&Cs in respect of any Tax or otherwise, the sum payable by the Cardholder in respect of which the deduction or withholding is required shall be increased so that the net Fee and/or the net amount of monies received by the Bank is equal to that which the Bank would otherwise have received had no deduction or withholding been required or made.</p>	<p>11.2 Pada sebarang masa atau keadaan dimana Pemegang Kad dituntut oleh undang-undang untuk membuat sebarang potongan atau menahan dari yuran perkhidmatan dan/atau semua wang lain yang kena dibayar kepada di bawah T&S ini berkaitan dengan Cukai atau sebaliknya, jumlah yang kena dibayar oleh Pemegang Kad dalam hal di mana potongan atau penahanan cukai diperlukan akan ditambah supaya yuran perkhidmatan dan/atau jumlah bersih wang yang diterima oleh Bank kekal dengan apa yang Bank sepatutnya menerima jika sebarang potong atau pengecualian tidak dikenakan.</p>

Explanation: The term 'Fee' in Document 1 is a general term that could encompass various types of fees, not limited to service fees. However, Document 2 translates it specifically as 'yuran perkhidmatan', which narrows the scope to service fees only. This could lead to a misunderstanding of the types of fees that are subject to deductions or withholdings.

No. 14

Flags: Inaccurate disclosure

Document 1	Document 2
11.7 For the avoidance of doubt, the parties agree that any sum payable or amount to be used in the calculation of a sum payable expressed elsewhere in these T&Cs has been determined without regard to and does not include amounts to be added on under this clause on account of Tax.	11.7 Bagi mengelakkan sebarang keraguan, kesemua pihak terbabit dengan ini bersetuju bahawa mana-mana jumlah yang perlu dibayar atau jumlah yang digunakan untuk menentukan jumlah yang perlu dibayar berdasarkan Terma dan Syarat ini adalah muktamad tanpa mengambil kira untuk Cukai dan tidak termasuk jumlah-jumlah yang perlu ditambah di bawah Klausula ini berkenaan dengan Cukai.

Explanation: In Document 1, it is clearly stated that the amounts payable do not include amounts to be added under the clause on account of Tax. However, in Document 2, the translation suggests that the amounts are final without considering tax, which could imply that tax is not considered at all, rather than specifically excluding amounts to be added under the clause. This could lead to a misunderstanding of the financial obligations regarding tax.

No. 15

Flags: Inaccurate disclosure

Document 1	Document 2
The Temporary Daily Online Purchase Limit will cease upon the expiry of the Date Range and thereafter the Online Purchase Limit will revert to the Daily Online Purchase Limit.	Had Belian Dalam Talian Harian Sementara akan ditamatkan apabila Julat Tarikh berakhir dan selepas itu, Had Belian Runcit akan Kembali kepada Had Belian Dalam Talian Harian.

Explanation: In Document 1, the term 'Online Purchase Limit' is consistently used, whereas in Document 2, it is translated as 'Had Belian Runcit' which means 'Retail Purchase Limit'. This could lead to confusion as it suggests a different type of purchase limit than intended.

No. 16

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 is required to take certain actions ('must'), whereas in Document 2, the Bank is given the option to take these actions ('boleh', meaning 'can'). This discrepancy could lead to different interpretations of the Bank's obligations.

No. 17

Flags: Missing paragraphs or information

Document 1	Document 2
<p>(c) allow the Cardholder the full use of the provisionally credited funds.</p>	<p>(b) membenarkan Pemegang Kad menggunakan sepenuhnya dana sementara yang dikreditkan.</p>

Explanation: Document 1 includes a clause that explicitly states the Cardholder should be allowed full use of the provisionally credited funds, which is not present in Document 2. This omission could lead to confusion about the rights of the Cardholder regarding the use of these funds.

No. 18

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 hlonine@hlbb.hongleong.com.my atau hubungi 03-7626 8899 [TAMAT]

Explanation: The email address provided in Document 2 is missing an 'l' in 'hlonline', which could lead to communication issues as emails may not reach the intended recipient.