

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: \$1.259367
- Time Taken: 91.79028489999473s

Discrepancies

Total Discrepancies Found: 14

No. 1

Flags: Major deviations from the English version

Document 1	Document 2
o HLB Credit Card, HLB/HLISB for Personal/Housing/Car Loan repayments.	o Kad Kredit HLB, HLB/HLISB Pinjaman/ Pembiayaan Peribadi, Pinjaman/ Pembiayaan Perumahan, Pinjaman/ Pembiayaan Kenderaan dan Pembiayaan ASB-i.

Explanation: Document 2 includes an additional item 'Pembiayaan ASB-i' which is not mentioned in Document 1. This could lead to a misunderstanding about the eligible payments for e-Xtra Interest.

No. 2

Flags: Numbering Difference

Document 1	Document 2
31. The Securities Trading Feature shall only be available to the Accountholders who have fulfilled the following conditions:	31. Ciri Dagangan Sekuriti hanya akan dibenarkan untuk Pemegang Akaun yang telah memenuhi syarat-syarat berikut:

Explanation: The numbering for the section on the Securities Trading Feature is different between the two documents. In Document 1, it is numbered as 31, while in Document 2, it is also numbered as 31, but the sub-points start from 30.1 instead of 31.1.

No. 3

Flags: Numbering Difference

Document 1	Document 2
31.1 registered for HLB Connect and applied for the Securities Trading Feature;	30.1 Pemegang Akaun telah mendaftar untuk HLB Connect dan telah memohon untuk Ciri Dagangan Sekuriti;

Explanation: The sub-point numbering for the conditions under the Securities Trading Feature is different. In Document 1, it is 31.1, while in Document 2, it is 30.1.

No. 4

Flags: Numbering Difference

Document 1	Document 2
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");	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: The sub-point numbering for the conditions under the Securities Trading Feature is different. In Document 1, it is 31.2, while in Document 2, it is 30.2.

No. 5

Flags: Numbering Difference

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

Explanation: The sub-point numbering for the conditions under the Securities Trading Feature is different. In Document 1, it is 31.3, while in Document 2, it is 30.3.

No. 6

Flags: Numbering Difference

Document 1	Document 2
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.	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.

Explanation: The sub-point numbering for the conditions under the Securities Trading Feature is different. In Document 1, it is 31.4, while in Document 2, it is 30.4.

No. 7

Flags: Numbering Difference

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: The numbering of the sections differs between the two documents. In Document 1, the section is numbered 34.1.1, while in Document 2, it is numbered 33.1.1. This discrepancy in numbering could lead to confusion when referencing specific sections.

No. 8

Flags: Numbering Difference

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 numbering of the sections differs between the two documents. In Document 1, the section is numbered 34.1.2, while in Document 2, it is numbered 33.1.2. This discrepancy in numbering could lead to confusion when referencing specific sections.

No. 9

Flags: Numbering Difference

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 numbering of the sections differs between the two documents. In Document 1, the section is numbered 34.1.3, while in Document 2, it is numbered 33.1.3. This discrepancy in numbering could lead to confusion when referencing specific sections.

No. 10

Flags: Numbering Difference

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 numbering of the sections differs between the two documents. In Document 1, the section is numbered 34.1.4, while in Document 2, it is numbered 33.1.4. This discrepancy in numbering could lead to confusion when referencing specific sections.

No. 11

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: Document 2 includes an additional phrase 'atas baki kredit yang tersedia di dalam' which translates to 'on the available credit balance in'. This phrase is not present in Document 1, potentially altering the meaning of how the bonus interest is calculated.

No. 12

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 2 includes 'HLISB' in addition to 'HLB' for branches, which is not mentioned in Document 1. This could lead to confusion about the correct branches involved in the process.

No. 13

Flags: Numbering Difference

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, while in Document 2, it is referenced as Clause 47. This discrepancy in numbering could lead to confusion regarding the specific clause being referred to.

No. 14

Flags: Missing paragraphs or information

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

Explanation: Document 2 includes an additional category 'Kadar Berlebihan' (Excess Rates) and a corresponding website link 'www.hlb.com.my/excess' which is not present in Document 1. This could lead to confusion or incomplete information for users of Document 1.