

# Document Comparison with gpt-4o

- File 1: Auto Loan Terms & Conditions - EN.pdf
- File 2: Auto Loan Terms & Conditions - BM.pdf
- Total Cost: \$0.438362
- Time Taken: 476.77088940003887s

# Discrepancies

Total Discrepancies Found: 13

## No. 1

### Flags: Missing paragraphs or information

Document 1	Document 2
to inform the Owner in writing by registered post immediately if the Goods is the subject matter of any litigation, legal proceedings, seizure, forfeiture, legal execution, distraint or lien by any person <b>and to bear all cost and expenses (including legal costs on a solicitor and client basis) to have the Goods released therefrom;</b>	memberitahu Pemunya secara bertulis melalui pos berdaftar dengan serta-merta jika Barangan menjadi subjek sebarang litigasi, tindakan undang-undang, penyitaan, perampasan, pelaksanaan, distraint atau lien oleh sesiapa jua

Explanation: Document 1 includes an additional obligation for the Hirer to bear all costs and expenses, including legal costs, to have the Goods released from any legal actions. This information is missing in Document 2, which could lead to a misunderstanding of the Hirer's financial responsibilities in such situations.

## No. 2

### Flags: Inaccurate disclosure

Document 1	Document 2
A statement issued by the Owner and signed by any of the Owner's officers at any time as to the amount of instalments, the number of instalments, total amount of terms charges, rate of terms charges and overdue interest chargeable ("Indebtedness") shall, save for <b>manifest errors</b> , be final and conclusive;	Penyata yang dikeluarkan oleh Pemunya dan ditandatangani mana-mana pegawai Pemunya tentang, pada bila-bila masa mengenai jumlah Ansuran, bilangan Ansuran, jumlah caj terma, dan faedah lampau tempoh yang dikenakan ("Keterhutangan"), kecuali berlaku <b>kesilapan ketara</b> , adalah terakhir dan muktamad;

Explanation: The term 'manifest errors' in Document 1 is translated as 'kesilapan ketara' in Document 2. While 'manifest errors' typically refers to obvious or clear errors, 'kesilapan ketara' translates to 'significant errors'. This could lead to a different interpretation of what constitutes an error that would affect the conclusiveness of the statement.

## No. 3

### Flags: Inaccurate disclosure

Document 1	Document 2
If the Hirer fails to notify the Owner of any disputes or discrepancies in the statement within twenty-one (21) days from the date of the statement, then the Hirer will be deemed to have conclusively accepted the contents of the statement as <b>correct</b> ;	Jika Penyewa gagal memberitahu Pemunya mengenai sebarang pertikaian atau percanggahan dalam penyata dalam tempoh dua puluh satu (21) hari dari tarikh penyata, maka Penyewa akan dianggap telah menerima kandungan penyata tersebut adalah <b>betual dan tepat</b> ;

Explanation: The term 'correct' in Document 1 is translated as 'betual dan tepat' in Document 2, which means 'true and accurate'. This translation adds an additional layer of meaning that could imply a higher standard of accuracy than simply being 'correct'.

## No. 4

### Flags: Missing paragraphs or information

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;	(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;

Explanation: In Document 1, the clause about illegal activities is listed as item vii, while in Document 2, it is listed as item vi. This discrepancy in numbering could lead to confusion when referencing specific clauses.

## No. 5

### Flags: Missing paragraphs or information

Document 1	Document 2
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.	(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, the clause about material changes in law or regulation is listed as item viii, while in Document 2, it is listed as item vii. This discrepancy in numbering could lead to confusion when referencing specific clauses.

## No. 6

### Flags: Missing paragraphs or information

Document 1	Document 2
vi. where the Hirer is a company, a Receiver and/or Manager is appointed over any part of the Hirer's assets or property;	(viii) jika Penyewa adalah sebuah syarikat, seorang Penerima dan/atau Pengurus dilantik ke atas aset atau harta Penyewa.

Explanation: In Document 1, the clause about the appointment of a Receiver and/or Manager is listed as item vi, while in Document 2, it is listed as item viii. This discrepancy in numbering could lead to confusion when referencing specific clauses.

## No. 7

### Flags: Inaccurate disclosure

Document 1	Document 2
(f) If the <b>Hirer</b> 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 <b>Pemunya</b> 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, it is stated that if the Hirer fails to reinstate or finalize the Agreement, the Owner may sell the Goods. However, in Document 2, it incorrectly states that if the Owner fails to reinstate or finalize the Agreement, the Owner may sell the Goods. This is a significant discrepancy as it shifts the responsibility from the Hirer to the Owner.

## No. 8

### Flags: Inaccurate disclosure

Document 1	Document 2
(e) Upon the Hirer reinstating or finalizing this Agreement in accordance with Clause 9(d) of this Agreement, the Owner shall forthwith return the Goods to the Hirer and the Hirer shall hold the Goods as if no breach had occurred and the Owner had not taken possession of the Goods;	(e) Sebaik Penyewa menghidupkan semula atau memuktamadkan Perjanjian ini selaras dengan Fasal 9(d) Perjanjian ini, Pemunya hendaklah serta-merta memulangkan Barangan kepada Penyewa dan Penyewa hendaklah memegang Barangan itu seolah-olah tidak berlaku pelanggaran dan Pemunya tidak mengambil milik/menarik balik Barangan;

Explanation: In Document 1, the clause refers to Clause 9(d) for reinstating or finalizing the Agreement. In Document 2, it correctly refers to the same clause, but the translation is accurate here. However, this is included to highlight the importance of cross-referencing clauses correctly, as seen in the previous discrepancy.

## No. 9

### Flags: Missing paragraphs or information

Document 1	Document 2
Any Writ of Summons or other originating process against the Hirer shall be deemed to have been served if served on the Hirer personally or sent to the Hirer by registered post at the address stated in this Agreement or at the Hirer's last known place of residence or business in the Owner's records. Any such service sent by registered post shall be deemed to have been received by the Hirer five (5) days after such posting.	(c) Apa-apa Writ Saman atau proses pemula yang lain terhadap Penyewa hendaklah dianggap telah disampaikan jika disampaikan kepada Penyewa sendiri atau dikirim kepada Penyewa melalui pos berdaftar di alamat yang dinyatakan dalam Perjanjian ini atau di alamat kediaman atau perniagaan Penyewa terakhir diketahui menurut rekod Pemunya. Apa-apa penyampaian tersebut yang dihantar melalui pos berdaftar hendaklah dianggap telah diterima oleh Penyewa lima (5) hari selepas diposkan

Explanation: In Document 1, the section regarding the service of a Writ of Summons or other originating process is included as part of the main paragraph without a separate sub-clause designation. In Document 2, this information is presented as a separate sub-clause (c). This structural difference could lead to confusion about the organization and emphasis of the legal process information.

## No. 10

### Flags: Misleading statements or features

Document 1	Document 2
Hirer agrees that such records shall be final and conclusive of the information contained therein <b>save in the case of manifest or clerical error.</b>	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 <b>melainkan dalam hal silap ketara atau silap sunting di pihak Pemunya.</b>

Explanation: Document 2 includes an additional clause about records being provided to and/or by the Hirer before the Agreement is signed for review, which is not present in Document 1. This could lead to a different interpretation of when records are considered final and conclusive.

## No. 11

### Flags: Inaccurate disclosure

Document 1	Document 2
29. MINIMUM PRISCRIBED RATE The minimum <b>Prescribed Rate</b> applicable to the facility where the terms charges are at a variable rate shall be not less than 1.70% per annum, calculated on monthly rests or shall be at such other minimum rate as may be prescribed by the Owner time to time with notice to the Hirer.	29. KADAR DITETAPKAN MINIMUM Kadar <b>Ditetapkan</b> minimum yang dikenakan kepada kemudahan pembiayaan yang caj termannya mengikut kadar berubah adalah tidak kurang daripada 1.70% setahun dikira atas kadar bulanan atau hendaklah pada kadar minimum lain yang ditetapkan oleh Pemunya dari semasa ke semasa.dengan memberi notis kepada Penyewa.

Explanation: The term ‘Prescribed Rate’ in Document 1 is translated as ‘Ditetapkan’ in Document 2. While ‘Ditetapkan’ can mean ‘set’ or ‘fixed’, it may not fully capture the regulatory or formal connotation of ‘Prescribed’. This could lead to a misunderstanding of the nature of the rate being discussed.

## No. 12

### Flags: Misleading statements or features

Document 1	Document 2
30. APPOINTMENT OF AGENT In amplification and not in derogation of the Owner’s rights under this Agreement, the Owner shall have the right to appoint an agent of its choice to collect all and any sums due to the Owner from the Hirer under this Agreement provided always a seven (7) days prior written notice is delivered to the Hirer in the manner prescribed in Clause 15 herein.	30. PELANTIKAN EJEN Sebagai menambahkan dan tidak mengurangkan hak-hak Pemunya di sisi Perjanjian ini, Pemunya adalah berhak melantik ejen pilihannya untuk mengutip kesemua dan apa-apa jumlah wang yang perlu dibayar kepada Pemunya oleh Penyewa menurut Perjanjian ini, dengan syarat notis awal tujuh (7) hari secara bertulis diserahkan kepada Penyewa mengikut cara yang dinyatakan dalam <b>fasal 15</b> .

Explanation: The reference to ‘Clause 15’ in Document 1 is translated as ‘fasal 15’ in Document 2. While this is a direct translation, it is important to ensure that the clause numbers align correctly in both documents, as any misalignment could lead to confusion about the referenced clause.

## No. 13

### Flags: Inaccurate disclosure

Document 1	Document 2
“HLBG” means Hong Leong Bank Berhad <b>and/or its subsidiaries</b> .	“HLBG” secara kolektif bermaksud Hong Leong Bank Berhad (“HLBB”) <b>dan/atau anak syarikat HLBB</b> .



Explanation: In Document 1, 'HLBG' is defined as Hong Leong Bank Berhad and/or its subsidiaries, whereas in Document 2, it is defined as Hong Leong Bank Berhad and/or subsidiaries of HLBB. This could lead to confusion about whether 'subsidiaries' refers to all subsidiaries of HLBG or specifically those of HLBB.