

Document Comparison with gpt-4o

- File 1: hlb-3-in-1-junior-savings-account-tnc-en.pdf
- File 2: hlb-3-in-1-junior-savings-account-tnc-bm.pdf
- Total Cost: \$1.33894
- Time Taken: 90.83708419976756s

Discrepancies

Total Discrepancies Found: 11

No. 1

Flags: Inaccurate disclosure, Outdated information

Document 1	Document 2
Illustration: A JFD entered into before Effective Date for a 12-month tenure maturing on 31 August 2021 will enjoy interest crediting on a monthly basis. Upon maturity, the said JFD is renewed for another 12 months. Interests for this renewed JFD will only be paid at the end of the 12-month tenure on 31 August 2022 .	Ilustrasi: JFD yang dimasukkan sebelum Tarikh Berkuatkuasa untuk tempoh 12 bulan, dan matang pada 31 Julai 2021 , akan menikmati pengkreditan keuntungan setiap bulan. Setelah matang, JFD tersebut akan diperbaharui selama 12 bulan lagi. Keuntungan diperolehi dari JFD yang diperbaharui ini hanya akan dibayar pada akhir tempoh 12 bulan iaitu pada 31 Julai 2022 .

Explanation: The maturity dates in the illustration differ between the two documents. Document 1 states the maturity date as 31 August 2021 and the renewed maturity date as 31 August 2022, while Document 2 states these dates as 31 July 2021 and 31 July 2022, respectively. This discrepancy could lead to confusion regarding the actual maturity dates.

No. 2

Flags: Inaccurate disclosure

Document 1	Document 2
(e) Any placement made to the JFD is receiptless. All transactions and activity of JFD will be reflected in the 3-in-1 JA monthly e-statement.	(e) Tiada resit akan dikeluarkan untuk peletakan JFD. Semua transaksi dan aktiviti JFD akan dipaparkan dalam penyata elektronik bulanan Akaun Junior 3-dalam-1 .

Explanation: The term '3-in-1 JA' in Document 1 is translated as 'Akaun Junior 3-dalam-1' in Document 2. This translation may not accurately convey the same meaning, potentially leading to confusion about the type of account or statement being referred to.

No. 3

Flags: Inaccurate disclosure

Document 1	Document 2
Interest for JFD placement via SI from JSA will be based on the JFD prevailing board rate for the respective Tenure and reflected in the 3-in-1 JA monthly e-statement.	Keuntungan bagi peletakan JFD melalui SI daripada JSA berdasarkan kadar semasa JFD bagi Tempoh berkenaan dan dipaparkan dalam penyata elektronik bulanan Akaun Junior 3-dalam-1.

Explanation: The English document refers to a '3-in-1 JA monthly e-statement,' while the Malay document refers to 'penyata elektronik bulanan Akaun Junior 3-dalam-1.' The term 'Akaun Junior' is not present in the English version, which could lead to confusion about the type of account being referenced.

No. 4

Flags: Inaccurate disclosure, Major deviations from the English version

Document 1	Document 2
Partial withdrawals of JFD are permissible with a minimum withdrawal of Ringgit Malaysia Three Thousand (RM3,000) or in multiples of Ringgit Malaysia Three Thousand (RM3,000) or any other amount to be determined by HLB at any time with twenty-one (21) calendar days' prior notice provided that the minimum balance of the JFD has to be maintained at Ringgit Malaysia Three Thousand (RM3,000) after such partial withdrawals.	Pengeluaran sebahagian JFD adalah dibenarkan dengan pengeluaran minimum sebanyak Ringgit Malaysia Tiga Ribu (RM3,000) atau dalam gandaan Ringgit Malaysia Satu Ribu (RM1,000) atau apa-apa amaun lain yang akan ditentukan oleh HLB pada bila-bila masa dengan memberi notis awal dua puluh satu (21) hari.

Explanation: The English document states that partial withdrawals can be made in multiples of RM3,000, whereas the Malay document states that withdrawals can be made in multiples of RM1,000. This discrepancy could lead to confusion regarding the allowed withdrawal amounts.

No. 5

Flags: Numbering Difference

Document 1	Document 2
(iii) Partial withdrawals of JFD are permissible with a minimum withdrawal of Ringgit Malaysia Three Thousand (RM3,000) or in multiples of Ringgit Malaysia Three Thousand (RM3,000) or any other amount to be determined by HLB at any time with twenty-one (21) calendar days' prior notice provided that the minimum balance of the JFD has to be maintained at Ringgit Malaysia Three Thousand (RM3,000) after such partial withdrawals.	(iii) Pengeluaran sebahagian JFD adalah dibenarkan dengan pengeluaran minimum sebanyak Ringgit Malaysia Tiga Ribu (RM3,000) atau dalam gandaan Ringgit Malaysia Satu Ribu (RM1,000) atau apa-apa amaun lain yang akan ditentukan oleh HLB pada bila-bila masa dengan memberi notis awal dua puluh satu (21) hari.

Explanation: The numbering of the points in the documents is inconsistent. In Document 1, the point about partial withdrawals is numbered (iii), while in Document 2, the same point is also numbered (iii). However, the subsequent point in Document 2 is also numbered (iii), indicating a numbering error.

No. 6

Flags: Numbering Difference

Document 1	Document 2
(iv) The balance sum of the JFD placement will continue to earn the contracted JFD rate.	(iii) Baki jumlah peletakan JFD akan terus menikmati kadar JFD seperti yang ditetapkan.

Explanation: The numbering of the points in the documents is inconsistent. In Document 1, the point about the balance sum earning the contracted JFD rate is numbered (iv), while in Document 2, the same point is numbered (iii).

No. 7

Flags: Numbering Difference

Document 1	Document 2
(v) No interest shall be payable on partially withdrawn amounts and premature withdrawals of JFDs, regardless of the number of completed months at the time of partial/premature withdrawal.	(iv) Tiada keuntungan akan dibayar bagi amaun pengeluaran sebahagian dan pengeluaran pramatang JFD, tanpa mengambil kira bilangan bulan yang telah lengkap pada masa pengeluaran sebahagian/pramatang itu dibuat.

Explanation: The numbering of the points in the documents is inconsistent. In Document 1, the point about no interest being payable is numbered (v), while in Document 2, the same point is numbered (iv).

No. 8

Flags: Missing paragraphs or information

Document 1	Document 2
(c) This part of T&Cs is to be read together with the Hong Leong Debit Card Terms & Conditions with the following exceptions: (i) $\frac{1}{2}$ E-Account $\frac{1}{2}$ is not applicable; (ii) $\frac{1}{2}$ Joint Accountholder $\frac{1}{2}$ is not applicable; (iii) JDC transactions will be reflected in the 3-in-1 JA monthly e-statement. (iv) Security Codes $\frac{1}{2}$ Only ATM PIN will be given.	(c) Bahagian T&S ini hendaklah dibaca bersama-sama dengan Terma & Syarat Kad Debit Hong Leong dengan pengecualian berikut: (i) $\frac{1}{2}$ e-Akaun $\frac{1}{2}$ tidak berkenaan; (ii) $\frac{1}{2}$ Pemegang Akaun Bersama $\frac{1}{2}$ tidak berkenaan; (iii) Transaksi JDC akan dipaparkan dalam penyata elektronik bulanan JA 3-dalam-1

Explanation: Document 1 includes a clause about security codes, specifying that only an ATM PIN will be given, which is missing in Document 2. This could lead to confusion about the security features of the JDC in the translated document.

No. 9

Flags: Inaccurate disclosure

Document 1	Document 2
İ½ Auto Reload service via OTC is available a charge .	İ½ Perkhidmatan Isian Semula Auto melalui OTC disediakan secara percuma .

Explanation: Document 1 states that the Auto Reload service via OTC is available 'a charge', which implies there is a cost. In contrast, Document 2 states that the service is provided 'secara percuma', meaning it is free. This is a significant discrepancy as it changes the cost implication for the customer.

No. 10

Flags: Inaccurate disclosure

Document 1	Document 2
(iv) Connect: İ½ Log on to https://s.hongleongconnect.my/ and transfer from any CASA/CASA-i into the sixteen (16) digit JDC number . İ½ Reload via Connect is free of charge.	(iv) Connect: İ½ Layari https://s.hongleongconnect.my/ dan pindahkan daripada mana-mana CASA/CASA-i ke dalam nombor JDC- i enam belas (16) digit . İ½ Isian semula menerusi Connect adalah percuma.

Explanation: In Document 2, the term 'JDC number' is translated as 'nombor JDC-i', which includes an additional '-i'. This could imply a different type of account or number, potentially leading to confusion.

No. 11

Flags: Missing paragraphs or information

Document 1	Document 2
<p>If you have any enquiries regarding the terms and conditions and/or require a copy of the Bahasa Malaysia version, you may seek clarification from our staff who attended to you. Alternatively, please email us at hlonline@hlbb.hongleong.com.my Sekiranya anda mempunyai sebarang pertanyaan mengenai terma dan syarat dan/atau memerlukan salinan terma dan syarat dalam versi Bahasa Malaysia, anda boleh mendapatkan penjelasan daripada kakitangan kami yang membantu anda. Sebagai alternatif, sila e-mel kami di hlonline@hlbb.hongleong.com.my.</p>	<p>Sekiranya anda mempunyai sebarang pertanyaan mengenai terma dan syarat, anda boleh mendapatkan penjelasan daripada kakitangan kami yang membantu anda. Sebagai alternatif, sila e-mel kami di hlonline@hlbb.hongleong.com.my</p>

Explanation: Document 1 includes an additional sentence in English regarding enquiries about the terms and conditions and the availability of a Bahasa Malaysia version. This information is missing in Document 2, which only contains the Bahasa Malaysia text.