

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: \$1.349572
- Time Taken: 124.29172109998763s

Discrepancies

Total Discrepancies Found: 14

No. 1

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: In Document 1, the MCF Enabled Account is described as potentially including a ‘Retail Purchase Account.’ In Document 2, it is described as ‘akaun yang dipautkan ke Kad Debit,’ which translates to ‘an account linked to the Debit Card.’ This could lead to confusion as the specific mention of ‘Retail Purchase Account’ is not directly translated, potentially altering the understanding of what accounts are included.

No. 2

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: Document 2 includes an additional clause stating that any claim or allegation against the Bank asserting that the Statement is incorrect is invalid. This clause is not present in Document 1, which could potentially mislead the Cardholder into believing they have no recourse for disputing the Statement after the 14-day period, even in cases of fraud or error by the Bank.

No. 3

Flags: Missing paragraphs or information

| Document 1 | Document 2 |
|---|--|
| <p>8.1 The Cardholder fully understands that failure to take reasonable care and precaution in the safekeeping of the Debit Card may expose the Cardholder to the consequences of theft, loss and/or fraudulent use of the Debit Card. The Cardholder shall use all precautions to prevent or guard against such an event. If such an event occurs, the Cardholder shall:</p> <p>(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. (ii) If the event occurred overseas – Notify Visa Travel Service Centre or any member of Mastercard or its nearest affiliates.</p> | <p>8.1 Pemegang Kad harus mengambil segala langkah keselamatan untuk mengelakkan Kad Debit daripada kehilangan atau kecurian dan Pemegang Kad tidak boleh meninggalkan Kad Debit tanpa dijaga atau mendedahkan PIN dan/atau butiran Kad Debit kepada mana-mana pihak ketiga. Sekiranya berlaku kehilangan dan/atau kecurian Kad Debit dan/atau pendedahan PIN dan/atau butiran kepada pihak yang tidak dibenarkan, Pemegang Kad apabila menyedarinya hendaklah memaklumkan kepada Bank dengan secepat yang munasabah boleh dilaksanakan selepas itu (jika perkara tersebut berlaku di Malaysia) atau Visa Travel Service Centre atau mana-mana ahli Mastercard atau sekutu terdekatnya (jika perkara tersebut berlaku di luar negara). Pemegang Kad memahami sepenuhnya bahawa kegagalan untuk menjaga dan mengambil langkah keselamatan yang munasabah dalam penyimpanan Kad Debit boleh mendedahkan Pemegang Kad kepada risiko kecurian dan/atau penggunaan tanpa kebenaran Kad Debit.</p> |

Explanation: Document 1 specifies the contact details for notifying the bank in Malaysia, including the HLB Contact Centre and the National Scam Response Centre (NSRC) with specific phone numbers. Document 2 does not include these specific contact details, which could be crucial for immediate action in case of theft or loss within Malaysia.

No. 4

Flags: Missing paragraphs or information

| Document 1 | Document 2 |
|--|---|
| <p>8.6 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>8.6 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 is missing information regarding the security breach of banking credentials or the loss of a security device, as well as the requirement for the Cardholder to cooperate with the Bank in the investigation. These are significant omissions that could affect the interpretation of the Cardholder's responsibilities and liabilities.

No. 5

Flags: Major deviations from the English version

| 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: The English version states that the Cardholder remains liable for transactions effected through the use of the Debit Card prior to termination. However, the Malay version specifies that the Cardholder remains liable for transactions before the Bank receives written notice of termination and the cut Debit Card. This introduces a potential delay in the liability period, which could affect the Cardholder's understanding of their responsibilities.

No. 6

Flags: Missing paragraphs or information

| 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 boleh diubah oleh Bank dari semasa ke semasa. Fi Tahunan tidak akan dikembalikan. |

Explanation: Document 1 specifies that any changes to the Annual Fee will be communicated with twenty-one (21) calendar days' prior notice via the Bank's Websites or other means deemed fit by the Bank. This information is missing in Document 2, which instead states that the Annual Fee will not be refunded. This is a significant omission as it affects the cardholder's understanding of how they will be informed about changes to the Annual Fee.

No. 7

Flags: Inaccurate disclosure

| Document 1 | Document 2 |
|---|--|
| <p>10.2 The Cardholder agrees to pay all Fees, commissions and/or charges incurred in this clause and authorise the Bank to debit the Account, at any time notwithstanding that such debiting may cause the Account to be overdrawn. The following Fees, commissions and/or charges is imposed at the following rate or such other rate as the Bank shall at its discretion vary from time to time by giving twenty-one (21) calendar days' prior notice to the Cardholder for transactions effected by use of the Debit Card. For the full list of fees and charges, please visit our website www.hlb.com.my/dc1 or scan here:</p> | <p>10.2 Pemegang Kad bersetuju untuk membayar semua fi, komisen dan/atau caj yang dikenakan dalam klausa ini dan membenarkan Bank untuk mendebit Akaun Pemegang Kad, tanpa mengambilkira pendebitan tersebut mungkin menyebabkan Akaun terlebihguna. Bayaran, komisen dan/atau caj berikut dikenakan pada kadar yang dinyatakan atau kadar lain yang ditetapkan, yang boleh dipinda oleh Bank untuk membuat pemindahan dari semasa ke semasa dengan memberi dua puluh satu (21) hari kalendar notis terlebih dahulu kepada Pemegang Kad untuk transaksi yang dilaksanakan melalui penggunaan Kad Debit. Untuk senarai fi dan caj yang lengkap, sila layari laman web kami www.hlb.com.my/dc2 atau imbas di sini:</p> |

Explanation: The URL provided for the full list of fees and charges differs between the two documents. Document 1 lists the URL as www.hlb.com.my/dc1, while Document 2 lists it as www.hlb.com.my/dc2. This discrepancy could lead to confusion or difficulty in accessing the correct information.

No. 8

Flags: Inaccurate disclosure

| Document 1 | Document 2 |
|--|--|
| 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. | 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. |

Explanation: In Document 2, the phrase 'di bawah T&S ini' is used, which translates to 'under these T&Cs'. However, the subject 'the Bank' is missing, which could lead to confusion about who the payment is made to. This is an inaccurate disclosure as it omits the recipient of the payment, which is clearly stated in Document 1 as 'the Bank'.

No. 9

Flags: Inaccurate disclosure

| Document 1 | Document 2 |
|--|--|
| 11.3 The Cardholder shall in addition to the Fee and all other monies payable, pay to the Bank all applicable Tax at the relevant prevailing rate and/or such amount as is determined by the Bank to cover any Tax payments/liabilities/ obligations in connection therewith, without any set-off, restriction or condition and without any deduction for or on account of any counterclaim or any deduction or withholding, apart from any Taxes which may be required under any laws to be paid by the Cardholder directly to any Appropriate Authority, which the Cardholder shall remit directly to the Appropriate Authority. | 11.3 Sebagai penambahan atas yuran perkhidmatan dan sebarang bayaran yang perlu dibayar, Pemegang Kad kena bayar kepada Bank semua bayaran Cukai pada kadar terkini dan/atau jumlah yang ditentukan oleh Bank untuk merangkumi sebarang pembayaran Cukai/ liabiliti Cukai/kewajipan-kewajipan Cukai yang berhubung kait, tanpa sebarang penolakan, sekatan atau syarat-syarat dan tanpa apa-apa potongan untuk atau sebarang jumlah tuntutan balas atau apa-apa potongan atau pengecualian, selain sebarang Cukai-Cukai yang mana mungkin diperlukan di bawah sebarang undang-undang kena dibayar oleh anda secara terus kepada Pihak Berkuasa Yang Berkenaan, dimana anda akan membayar secara terus kepada Pihak Berkuasa Yang Berkenaan. |

Explanation: In Document 2, the phrase ‘selain sebarang Cukai-Cukai yang mana mungkin diperlukan di bawah sebarang undang-undang kena dibayar oleh anda secara terus kepada Pihak Berkuasa Yang Berkenaan, dimana anda akan membayar secara terus kepada Pihak Berkuasa Yang Berkenaan’ translates to ‘apart from any Taxes which may be required under any laws to be paid by you directly to the Appropriate Authority, which you shall remit directly to the Appropriate Authority’. The use of ‘anda’ (you) instead of ‘Pemegang Kad’ (Cardholder) could lead to confusion about who is responsible for the payment, making it an inaccurate disclosure.

No. 10

Flags: Inaccurate disclosure

| Document 1 | Document 2 |
|--|--|
| 11.4 If at any time an adjustment is made or required to be made between the Bank and the relevant taxing authority on account of any amount paid as Tax as a consequence of any supply made or deemed to be made or other matter in connection with these T&Cs by the Bank, a corresponding adjustment may at the Bank's discretion be made as between the Bank and the Cardholder and in such event, any payment necessary to give effect to the adjustment shall be made. | 11.4 Jika pada bila-bila masa satu pelarasan dibuat atau dikehendaki untuk dibuat antara Bank dan Pihak Berkuasa Berkenaan bagi sebarang jumlah Cukai berkaitan sebarang bekalan yang dilakukan atau dinilai sebagai telah berlaku, yang berkaitan dengan T&S ini daripada Bank atau segala yang berkaitan dengannya, satu pelarasan, tertakluk pada budi bicara , boleh dibuat diantara Bank and Pemegang Kad dan pada keadaan sedemikian, sebarang pembayaran berkaitan pelarasan tersebut, haruslah dijelaskan sepenuhnya. |

Explanation: In Document 2, the phrase 'tertakluk pada budi bicara' translates to 'subject to discretion,' which is not explicitly stated in Document 1. This could imply that the adjustment is more conditional in Document 2 than in Document 1, where it is stated as 'at the Bank's discretion.' This difference could lead to a misunderstanding of the conditions under which adjustments are made.

No. 11

Flags: Inaccurate disclosure

| Document 1 | Document 2 |
|---|--|
| 11.5 All Tax as shall be payable by the Cardholder to the Bank as herein provided shall be paid at such times and in such manner as shall be requested by the Bank. | 11.5 Semua Cukai yang mesti dibayar oleh Pelanggan kepada Bank seperti yang diperuntukkan di ini adalah perlu dibayar di masa-masa sedemikian dan di sedemikian cara seperti yang akan diminta oleh Bank. |

Explanation: In Document 2, the term 'Pelanggan' is used, which translates to 'Customer,' whereas Document 1 uses 'Cardholder.' This could lead to confusion about who is responsible for the payment of taxes, as 'Customer' is a broader term than 'Cardholder.'

No. 12

Flags: Inaccurate disclosure

| Document 1 | Document 2 |
|---|---|
| <p>The Debit Card shall not be used at any merchants who are in the business of providing non-Shariah compliant Goods and Services and/or for any non-Shariah compliant transactions categorized by the following Merchant Category as per below: (i) Bars, Cocktail Lounges, Discotheque, Nightclubs and Taverns (ii) Packages Beer, Wine and Liquor (iii) Cigar Stores and Stands (iv) Gambling Transactions (v) Gambling-Horse Racing, Dog Racing, Non-Sports Intrastate Internet Gambling (vi) Dating and Escort Services Note: The above list of non-Halal merchants/ non-Shariah compliant activities may be updated from time to time.</p> | <p>Kad Debit tidak boleh digunakan di mana-mana peniaga runcit yang menyediakan barang dan perkhidmatan yang tidak mematuhi Syariah dan/atau untuk apa-apa transaksi yang tidak mematuhi Syariah yang dikategorikan mengikut Kategori peniaga seperti yang berikut: (i) Bar, Ruang Koktel, Disko, Kelab Malam dan Kedai Minuman Keras (ii) Pakej Bir, Wain dan Minuman Keras (iii) Kedai dan gerai cerut (iv) Transaksi Perjudian (v) Petaruhan-Perlumbaan Kuda, Perlumbaan Anjing, Petaruhan Bukan Sukan Dalam Talian Antara Negeri (vi) Perkhidmatan Janji Temu dan Teman Social Nota: Senarai peniaga runcit dan aktiviti tidak mematuhi Syariah di atas akan dikemas kini dari semasa ke semasa.</p> |

Explanation: In Document 1, the category (v) is described as 'Gambling-Horse Racing, Dog Racing, Non-Sports Intrastate Internet Gambling', whereas in Document 2, it is translated as 'Petaruhan-Perlumbaan Kuda, Perlumbaan Anjing, Petaruhan Bukan Sukan Dalam Talian Antara Negeri'. The term 'Intrastate' in Document 1 is translated as 'Antara Negeri' in Document 2, which means 'Interstate'. This is an inaccurate translation as 'Intrastate' refers to activities within a single state, while 'Interstate' refers to activities between different states.

No. 13

Flags: Inaccurate disclosure

| Document 1 | Document 2 |
|--|---|
| 19.7 Subject to the Cardholder's compliance with its obligations under Clause 19.2, in the event of any chargeback due to a complaint or dispute raised by the Cardholder pertaining to Overseas Transactions (as defined under Clause 20.1 below) transacted in foreign currency through the MCF Enabled Account, the amount of chargeback shall be credited into the Cardholder's MCF enabled Account in the currency of the original transaction. | 19.7 Tertakluk kepada kepatuhan Pemegang Kad kepada tanggungjawab yang dinyatakan dalam Klausula 19.2, sekiranya berlaku caj balik akibat aduan atau pertikaian oleh Pemegang Kad mengenai Transaksi Luar Negara (seperti yang ditakrifkan di bawah Klausula 19.1 di bawah) yang dilakukan dalam mata wang asing melalui Akaun Yang Diupayakan Dengan MCF, amaun yang dicaj balik akan dikreditkan ke dalam Akaun Yang Diupayakan Dengan MCF Pemegang Kad dalam mata wang transaksi asal. |

Explanation: The discrepancy lies in the reference to the clause defining 'Overseas Transactions'. Document 1 refers to Clause 20.1, while Document 2 refers to Clause 19.1. This could lead to confusion or misinterpretation regarding the applicable definition of 'Overseas Transactions'.

No. 14

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 hlonline@hlbb.hongleong.com.my atau hubungi 03-7626 8899 |

Explanation: The email address provided in Document 1 is 'hlonline@hlbb.hongleong.com.my', whereas in Document 2, it is 'hlonine@hlbb.hongleong.com.my'. This discrepancy in the email address could lead to communication issues, as the email address in Document 2 is missing an 'l'.