

# 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: \$0.16447
- Time Taken: 186.2345886999974s

# Discrepancies

Total Discrepancies Found: 4

## No. 1 (Correct)

Flags: Inaccurate disclosure

Document 1	Document 2
Illustration: A JFD entered into before Effective Date for a 12-month tenure maturing on <b>31 August 2021</b> 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 <b>31 August 2022</b> .	Ilustrasi: JFD yang dimasukkan sebelum Tarikh Berkuatkuasa untuk tempoh 12 bulan, dan matang pada <b>31 Julai 2021</b> , 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 <b>31 Julai 2022</b> .

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

## No. 2

Flags: Inaccurate disclosure

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 <b>Three Thousand (RM3,000)</b> 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 <b>Satu Ribu (RM1,000)</b> atau apa-apa amaun lain yang akan ditentukan oleh HLB pada bila-bila masa dengan memberi notis awal dua puluh satu (21) hari.

Explanation: Document 2 inaccurately states that partial withdrawals can be made in multiples of RM1,000, whereas Document 1 specifies multiples of RM3,000. This discrepancy could lead to misunderstandings about the withdrawal terms.

## No. 3 (Correct)

## Flags: Inaccurate disclosure

Document 1	Document 2
<ul style="list-style-type: none"><li>• Log on to <a href="https://s.hongleongconnect.my/">https://s.hongleongconnect.my/</a> and transfer from any CASA/CASA-i into the sixteen (16) digit JDC number.</li></ul>	<ul style="list-style-type: none"><li>• Layari <a href="https://s.hongleongconnect.my/">https://s.hongleongconnect.my/</a> dan pindahkan daripada mana-mana CASA/CASA-i ke dalam nombor JDC- i enam belas (16) digit.</li></ul>

Explanation: In Document 2, there is an additional hyphen in 'JDC- i' which is not present in Document 1. This could lead to confusion or errors in the process of transferring funds.

## No. 4

### Flags: Missing content

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. <b>Alternatively, please email us at <a href="mailto:hlonline@hlbb.hongleong.com.my">hlonline@hlbb.hongleong.com.my</a></b> 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 <a href="mailto:hlonline@hlbb.hongleong.com.my">hlonline@hlbb.hongleong.com.my</a>.</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 <a href="mailto:hlonline@hlbb.hongleong.com.my">hlonline@hlbb.hongleong.com.my</a></p>

Explanation: Document 2 omits the option for customers to request a copy of the terms and conditions in Bahasa Malaysia, which is present in Document 1. This could lead to confusion for customers who may need the document in Bahasa Malaysia.