

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: \$0.723825
- Time Taken: 283.44636789988726s

Discrepancies

Total Discrepancies Found: 18

No. 1

Flags: Inaccurate disclosure

Document 1	Document 2
1.26 $\frac{1}{2}$ DCC $\frac{1}{2}$ means Dynamic Currency Conversion, an optional service offered by certain overseas merchants or available for certain Overseas Transaction as defined under Clause 20.1 below (including ATM Card Transactions), which provides a choice to pay/withdraw cash in Ringgit Malaysia (including Card Transactions quoted in foreign currency), as elaborated further under Clause 20.	1.26 $\frac{1}{2}$ DCC $\frac{1}{2}$ merujuk kepada Penukaran Mata Wang Dinamik, iaitu perkhidmatan pilihan yang ditawarkan oleh peniaga atau tersedia untuk pembelian luar negara tertentu seperti yang ditentukan dalam Klausa 20.1 di bawah (termasuk Transaksi Kad ATM), yang memberi pilihan pembayaran / pengeluaran tunai dalam Ringgit Malaysia (termasuk pembelian di luar negara dan pembelian dalam talian dalam mata wang asing) untuk transaksi luar negara, sebagaimana yang diuraikan dalam Klausa 20.

Explanation: The English document specifies 'including Card Transactions quoted in foreign currency', while the Malay document specifies 'termasuk pembelian di luar negara dan pembelian dalam talian dalam mata wang asing'. The Malay version adds 'pembelian dalam talian' (online purchases), which is not mentioned in the English version, potentially altering the scope of transactions covered by DCC.

No. 2

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 Klausa 1.45 di sini) telah diupayakan, yang mungkin termasuk akaun yang dipautkan ke Kad Debit. telah diaktifkan, yang mungkin termasuk Akaun Pembelian Runcit.

Explanation: The English document refers to 'a Retail Purchase Account', while the Malay document refers to 'akaun yang dipautkan ke Kad Debit' (an account linked to the Debit Card). This could lead to different interpretations of what constitutes an MCF Enabled Account.

No. 3

Flags: Misleading statements or features

Document 1	Document 2
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.	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 PemegangKad akan dianggap telah menerima rekod dan catatan di dalam Penyata sebagai betul, akhir danmuktamad. 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.

Explanation: The English document does not mention that any claims or allegations against the Bank regarding the Statement being incorrect are invalid, whereas the Malay document includes this statement. This could mislead the Cardholder into believing they have no recourse if they find an error after the 14-day period.

No. 4

Flags: Inaccurate disclosure, Misleading statements or features

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 i½ 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 immediate notification to the Bank via specific contact numbers in Malaysia, whereas Document 2 states notification should be done as soon as reasonably practicable. This difference in urgency and specificity could lead to different interpretations of the required action.

No. 5

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 ½ 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 2 includes additional information about not leaving the Debit Card unattended and not disclosing the PIN and/or card details to third parties, which is not explicitly mentioned in Document 1. This omission could lead to a lack of clarity regarding the precautions the Cardholder should take.

No. 6

Flags: Major deviations from the English version, 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. The Cardholder shall remain liable for the unauthorised transactions if proven acted in any manner as listed (i) to (vi) above. This includes before or after the Bank's receipt of the Cardholder's written confirmation. The Bank's decision however, shall be deemed final, conclusive and binding on this matter on Cardholder.</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 1 includes additional conditions under which the Cardholder would not be liable for unauthorized transactions, such as not disclosing banking credentials like access identity (ID) and passcode, and taking reasonable steps to keep the security device secure. It also mentions the Cardholder's cooperation with the Bank in investigations and the finality of the Bank's decision. These details are missing in Document 2.

No. 7

Flags: Inaccurate disclosure

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 urusan 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 memaklumkan 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: In Document 1, the conditions for non-liability include not disclosing banking credentials such as access identity (ID) and passcode, and taking reasonable steps to keep the security device secure. Document 2 only mentions not disclosing the PIN, which is an inaccurate disclosure of the full conditions stated in Document 1.

No. 8

Flags: Structural Difference

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 urusan 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 memaklumkan 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: The structure of the conditions under which the Cardholder would not be liable for unauthorized transactions is different between the two documents. Document 1 uses a single paragraph with sub-points (i) to (vi), while Document 2 uses a numbered list (8.6.1 to 8.6.6). This structural difference could affect the readability and interpretation of the conditions.

No. 9

Flags: Inaccurate disclosure

Document 1	Document 2
9.1 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.	9.1 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 prior to the termination of the Debit Card, while the Malay version specifies liability for transactions before the Bank receives written notice of termination and the cut Debit Card. This could lead to different interpretations of when the liability ends.

No. 10

Flags: Inaccurate disclosure, Missing paragraphs or information

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 $\frac{1}{2}$ 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 is different in both documents. Document 1 lists 'www.hlb.com.my/dc1' while Document 2 lists 'www.hlb.com.my/dc2'. This discrepancy could lead to confusion or misdirection for the Cardholder seeking information.

No. 11

Flags: Inaccurate disclosure, 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 2 includes an additional statement that the Annual Fee will not be refunded, which is not present in Document 1. This is a significant piece of information that affects the Cardholder's understanding of the fee policy.

No. 12

Flags: Structural Difference

Document 1	Document 2
<p>19.3 In the event the Bank extends the time period for the completion of an investigation beyond fourteen (14) calendar days from the date a disputed Card Transaction is first reported, whether orally or in writing, by Cardholder to the Bank, the Bank must: (a) at a minimum, provisionally credit the full amount of the disputed transaction or Ringgit Malaysia Five Thousand (RM5,000), whichever is lower (including any interest or profit where applicable), into the Retail Purchase Account no later than fourteen (14) calendar days from the date the Cardholder provides the Bank with the information set out under Clause 19.2 herein; (b) credit the remaining amount of the disputed Card Transaction (including any interest or profit where applicable) no later than thirty (30) calendar days from the date of the first crediting where the Bank has provisionally credited an amount into the Retail Purchase Account in accordance with Clause 19.3(a) herein which is lesser than the amount of the disputed Card Transaction; and (c) allow the Cardholder the full use of the provisionally credited funds.</p>	<p>19.3 Sekiranya Bank melanjutkan tempoh masa untuk menyelesaikan siasatan selepas empat belas (14) hari kalendar dari tarikh laporan terhadap Transaksi Kad yang dipertikaikan, sama ada secara lisan atau bertulis, oleh Pemegang Kad kepada Bank, Bank boleh: sekurang-kurangnya, sementara mengkreditkan jumlah penuh transaksi yang dipertikaikan atau Ringgit Malaysia Lima Ribu (RM5,000), yang mana lebih rendah (termasuk apa-apa keuntungan yang berkenaan), ke dalam Akaun Pembelian Runcit tidak lewat daripada empat belas (14) hari kalendar dari tarikh Pemegang Kad mengemukakan maklumat yang dinyatakan dalam Klausula 19.2 kepada Bank; (a) mengkredit baki Transaksi Kad yang dipertikaikan (termasuk apa-apa keuntungan yang berkenaan) tidak lewat daripada tiga puluh (30) hari kalendar daripada tarikh perkreditan pertama dana sementara ke dalam Akaun Pembelian Runcit oleh Bank mengikut Klausula 19.3 (a) di mana dana tersebut adalah kurang daripada amaun Transaksi Kad yang dipertikaikan; dan (b) membenarkan Pemegang Kad menggunakan sepenuhnya dana sementara yang dikreditkan.</p>

Explanation: In Document 1, the sub-points under clause 19.3 are labeled as (a), (b), and (c), whereas in Document 2, they are labeled as (a) and (b). This structural difference could lead to confusion in cross-referencing specific sub-clauses between the two documents.

No. 13

Flags: Inaccurate disclosure, Major deviations from the English version

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 reference to the clause defining 'Overseas Transactions' is inconsistent between the documents. Document 1 refers to Clause 20.1, while Document 2 incorrectly refers to Clause 19.1. This could lead to confusion about where the definition is located.

No. 14

Flags: Structural Difference

Document 1	Document 2
20.2 All Overseas Transactions shall be subject to the laws existing in the country where the transaction originates. For all Card Transactions, the exchange rate, where applicable, shall be the prevailing spot exchange rates on the date of transaction.	20.2 Semua Transaksi Luar Negara melalui transaksi ATM dan Transaksi Kad adalah tertakluk kepada undang-undang sedia ada di negara di mana transaksi dilakukan. Untuk semua Transaksi Kad, kadar tukaran, di mana berkaitan, adalah kadar tukaran serta-merta semasa pada tarikh transaksi.

Explanation: Document 2 includes an additional specification that ‘Overseas Transactions’ include both ATM and Card Transactions, which is not explicitly mentioned in Document 1. This structural difference could affect the interpretation of what types of transactions are covered under this clause.

No. 15

Flags: Inaccurate disclosure

Document 1	Document 2
20.3 The Cardholder may use the Debit Card for cash withdrawal through designated ATMs installed in such approved countries as shall be determined by the Bank and/or any of Visa/Mastercard subject to all such charges imposed by Visa/Mastercard and/or the Bank including all such charges stipulated under Clauses 20.5 and 20.6.	20.3 Pemegang Kad boleh menggunakan Kad Debit untuk pengeluaran tunai melalui ATM tertentu yang dipasang di negara yang diluluskan sebagaimana ditetapkan oleh Bank dan/atau mana-mana Visa/Mastercard tertakluk bahawa semua caj yang dikenakan oleh Visa International/MasterCard International dan/atau Bank termasuk semua caj yang dinyatakan di dalam Klausula 20.5 dan 20.6.

Explanation: The phrase ‘any of Visa/Mastercard’ in Document 1 is translated as ‘mana-mana Visa/Mastercard’ in Document 2. While ‘mana-mana’ can mean ‘any’, it might not fully capture the intended meaning of ‘any of’ in the context of the document, which could imply a choice or selection among options.

No. 16

Flags: Misleading statements or features

Document 1	Document 2
20.4 Where the Cardholder uses the Debit Card at ATMs and merchant outlets under the Visa /Mastercard network outside Malaysia, the transaction shall be charged in the official currency of the country concerned and converted into Ringgit Malaysia at such exchange rate and at such time as may be determined by Visa/ Mastercard at its discretion .	20.4 Sekiranya Pemegang Kad menggunakan Kad Debit di ATM dan outlet Peniaga di bawah rangkaian Visa/ Mastercard di luar Malaysia, transaksi akan dicaj menggunakan matawang rasmi negara tersebut dan ditukar ke Ringgit Malaysia pada kadar tukaran yang mungkin ditentukan oleh Visa / Mastercard.

Explanation: The phrase 'at its discretion' in Document 1 is not explicitly translated in Document 2. This could lead to a misunderstanding about the flexibility or authority Visa/ Mastercard has in determining the exchange rate and timing.

No. 17

Flags: Inaccurate disclosure

Document 1	Document 2
20.6 For certain Overseas Transactions, the Cardholder is given the option to use the DCC service to convert their transactions in foreign currency into Ringgit Malaysia. However, if DCC is selected: (i) the foreign exchange rate used by the merchant may be higher than the exchange rate determined by Visa or Mastercard; and (ii) the Cardholder will be charged a 1% transaction fee on the converted Ringgit Malaysia amount, and such fees are imposed by Visa or Mastercard.	20.6 Untuk Transaksi Luar Negara tertentu, Pemegang Kad boleh memilih untuk menggunakan perkhidmatan DCC untuk menukarkan transaksi mata wang asing kepada Ringgit Malaysia. Jika DCC dipilih: (i) Kadar pertukaran asing yang digunakan oleh peniaga luar negara bagi urusaniaga DCC mungkin lebih tinggi daripada kadar pertukaran yang ditentukan oleh Visa atau Mastercard. (ii) Pemegang Kad akan dikenakan fi transaksi sebanyak 1% oleh Visa atau Mastercard ke atas amaun Ringgit Malaysia yang ditukarkan, yang merupakan fi yang dikenakan oleh Visa atau Mastercard.

Explanation: The word 'mungkin' (meaning 'may') is placed differently in Document 2, which could imply uncertainty about the merchant's exchange rate being higher, whereas Document 1 clearly states it as a possibility. This subtle difference might affect the interpretation of the merchant's exchange rate policy.

No. 18

Flags: Inaccurate disclosure

Document 1	Document 2
<p>If you have any enquiries regarding these T&Cs, you may seek clarification from our staff who attended to you.</p> <p>Alternatively, please email us at hlonline@hlbb.hongleong.com.my or call 03-7626 8899.</p>	<p>Jika anda mempunyai sebarang pertanyaan mengenai T&S ini, anda boleh mendapatkan penjelasan daripada kakitangan kami yang membantu anda.</p> <p>Sebagai alternatif, sila e-mel kepada kami di hlonine@hlbb.hongleong.com.my atau hubungi 03-7626 8899</p>

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.