

# 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: \$0.772615
- Time Taken: 564.2099434998818s

# Discrepancies

Total Discrepancies Found: 13

## 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 <b>Retail Purchase Account</b> .	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 <b>akaun yang dipautkan ke Kad Debit</b> . telah diaktifkan, yang mungkin termasuk Akaun Pembelian Runcit.

Explanation: The English document specifies that the MCF Enabled Account may include a ‘Retail Purchase Account,’ whereas the Malay document mentions ‘akaun yang dipautkan ke Kad Debit’ (an account linked to the Debit Card). This could lead to different interpretations of what accounts are included under MCF Enabled Accounts.

## No. 2

**Flags: Inaccurate disclosure**

Document 1	Document 2
4.2 To complete the Cardholder’s online purchases, the Cardholder is required to: (i) Check Debit Card OTP via HLB Connect App or SMS; and (ii) Enter the 6-digit OTP code on the Merchant’s payment page <b>Important: The Cardholder shall not disclose the OTP code to any person and it is for the Cardholder’s own use only.</b>	4.2 Untuk melengkapkan pembelian dalam talian, Pemegang Kad dikehendaki:: (i) Semak Kad Debit OTP melalui HLB Connect App atau SMS; dan (ii) Masukkan kod OTP 6-digit pada halaman pembayaran Peniaga

Explanation: The English document includes an important security note advising the Cardholder not to disclose the OTP code to any person, which is missing in the Malay document. This omission could lead to a security risk as the Cardholder might not be aware of the importance of keeping the OTP confidential.

## No. 3

### Flags: Inaccurate disclosure

Document 1	Document 2
5.3 The records and entries in the Account with the Bank which appears on the monthly Statement shall be deemed to be correct and binding on the Cardholder unless written notice to the contrary is given to the Bank by the Cardholder within fourteen (14) days after the receipt of the Statement.	5.3 Rekod dan catatan dalam Akaun yang ditetapkan dengan Bank yang terdapat pada Penyata bulanan akan dianggap sebagai tepat dan mengikat ke atas Pemegang Kad kecuali makluman bertulis bertentangan dengannya diberi oleh Pemegang Kad kepada Bank dalam masa empat belas (14) hari kalendar selepas menerima.

Explanation: The English version specifies 'fourteen (14) days after the receipt of the Statement,' while the Malay version states 'empat belas (14) hari kalendar selepas menerima,' which translates to 'fourteen (14) calendar days after receiving.' The inclusion of 'calendar' in the Malay version could imply a different interpretation regarding the counting of days, potentially leading to discrepancies in the deadline.

## No. 4

### Flags: Inaccurate disclosure

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, <b>dan sebarang tuntutan atau dakwa terhadap Bank yang mendakwa Penyata itu adalah salah adalah tidak sah.</b></p>

Explanation: The Malay version includes an additional clause 'dan sebarang tuntutan atau dakwa terhadap Bank yang mendakwa Penyata itu adalah salah adalah tidak sah,' which translates to 'and any claim or allegation against the Bank alleging that the Statement is incorrect is invalid.' This clause is not present in the English version, potentially altering the legal implications for the Cardholder.

## No. 5

### Flags: Inaccurate disclosure

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: In Document 1, there is a specific instruction to notify the Bank via HLB Contact Centre at 03-76268899 or the National Scam Response Centre (NSRC) at 997 if the event occurs in Malaysia. This specific contact information is missing in Document 2, which only mentions notifying the Bank as soon as reasonably practicable. This omission could lead to confusion or delay in reporting the incident.

**No. 6**

**Flags: Inaccurate disclosure, Major deviations from the English version**

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. For the avoidance of doubt, unauthorised transactions stated above shall mean transactions of retail purchases and not ATM transactions. ATM transactions will encompass both withdrawals and interbank money transaction performed with the Debit Card. It is expressly agreed that the Bank is not</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. Untuk mengelakkan keraguan, transaksi tanpa kebenaran yang dinyatakan di atas bermaksud transaksi pembelian runcit dan bukan transaksi ATM. Urus niaga ATM akan merangkumi kedua-dua pengeluaran dan transaksi wang antara bank yang dilakukan dengan Kad Debit. Adalah dipersetujui dengan nyata bahawa Bank tidak bertanggungjawab untuk memastikan Baki Semasa yang ditetapkan oleh Bank tidak melebihi.</p>

Document 1	Document 2
under a duty to ensure that the Current Balance prescribed by the Bank is not exceeded.	

Explanation: In Document 1, there is a clause (8.6) that specifies the Cardholder's liability for unauthorized transactions, including conditions under which the Cardholder would not be liable. It includes a detailed list of actions that would make the Cardholder liable, such as disclosing banking credentials or failing to secure the card. Document 2, however, omits the mention of 'banking credentials such as access identity (ID) and passcode' and 'security device' in its equivalent section (8.6.3). This omission could lead to a misunderstanding of the Cardholder's responsibilities and liabilities regarding unauthorized transactions.

## No. 7

### 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 <b>termination of the Cardholder's Debit Card.</b>	9.1 Pemegang Kad boleh pada bila-bila masa, menamatkan penggunaan Kad Debit dengan memberikan maklumat 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 <b>Bank menerima maklumat bertulis mengenai penamatan dan pengembalian Kad Debit dipotong dua kepada Bank.</b>

Explanation: The English version states that the Cardholder remains liable for transactions prior to the termination of the Debit Card, while the Malay version implies liability until the Bank receives written notice and the cut card. This could lead to different interpretations of when the liability ends.



## No. 8

### 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 <a href="http://www.hlb.com.my/dc1">www.hlb.com.my/dc1</a> 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 <a href="http://www.hlb.com.my/dc2">www.hlb.com.my/dc2</a> atau imbas di sini:</p>

Explanation: The URLs provided for the full list of fees and charges differ between the two documents. This could lead to confusion or misinformation if the URLs lead to different content.

## No. 9

### 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. <b>Fi Tahunan boleh diubah oleh Bank dari semasa ke semasa. Fi Tahunan tidak akan dikembalikan.</b>

Explanation: Document 2 includes an additional statement that the Annual Fee will not be refunded, which is not present in Document 1. This could be a significant difference as it affects the understanding of the fee's refundability.

## No. 10

### Flags: Inaccurate disclosure

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 <b>must</b>: (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;</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 <b>boleh</b>: 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;</p>

Explanation: In Document 1, the Bank is required to provisionally credit the disputed amount ('must'), whereas in Document 2, it is stated as optional ('boleh', which translates to 'can'). This discrepancy could lead to different interpretations of the Bank's obligations in the event of a dispute.

## No. 11

### Flags: Inaccurate disclosure

Document 1	Document 2
20.1 The Cardholder may use the Debit Card to perform Card Transaction(s) and ATM Card Transactions outside Malaysia ("Overseas Transactions") where there are Authorised Merchant and/or Authorised Cash Outlets provided that the Cardholder has opted to allow Overseas Transactions to be performed on the relevant Debit Card in accordance with <b>Clause 20.1 herein</b> .	20.1 Pemegang Kad boleh menggunakan Kad Debit untuk melakukan Transaksi Kad dan Transaksi Kad ATM di luar Malaysia ("Transaksi Luar Negara") di mana terdapat Peniaga Sah dan/atau Saluaran Tunai yang dibenarkan dengan syarat bahawa Pemegang Kad telah memilih untuk membenarkan Transaksi Luar Negara yang akan dilaksanakan pada Kad Debit yang berkaitan <b>Klausa 20.1 di dalam ini</b> .

Explanation: The translation of 'Clause 20.1 herein' to 'Klausa 20.1 di dalam ini' is slightly inaccurate. The phrase 'herein' implies within the same document, while 'di dalam ini' could be interpreted as 'inside this', which might not clearly convey the same meaning. However, this is a minor discrepancy and does not significantly alter the overall meaning.

## No. 12

### 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 <b>20.5 and 20.6</b> .	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 <b>Klausa 20.5 dan 20.6</b> .

Explanation: The translation of 'Visa/Mastercard' to 'Visa International/MasterCard International' in Document 2 is more specific than in Document 1. This could lead to a misunderstanding about the entities imposing charges. However, this is a minor discrepancy and does not significantly alter the overall meaning.

## No. 13

### Flags: Inaccurate disclosure

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