

Document Comparison with gemini-2.0-flash-exp

- File 1: hlb-pay-and-save-i-tnc-en.pdf
- File 2: hlb-pay-and-save-i-tnc-bm.pdf
- Total Cost: \$0.0
- Time Taken: 183.09167979983613s

Discrepancies

Total Discrepancies Found: 30

No. 1

Flags: Structural Difference

Document 1	Document 2
These T&Cs are to be read together as a whole with the General Terms and Conditions of Accounts for Deposits and Islamic Banking Deposits, Debit Card Terms and Conditions and any other relevant terms and conditions as Hong Leong Bank Berhad ("HLB") may impose from time to time with twenty-one (21) calendar days' notice.	T&S ini hendaklah dibaca bersama-sama secara keseluruhan dengan Terma dan Syarat Am bagi Deposit dan Deposit Perbankan Islam, Terma dan Syarat Kad Debit dan mana-mana terma dan syarat lain yang berkaitan seperti yang mungkin dikenakan oleh Hong Leong Bank Berhad ("HLB") dari semasa ke semasa dengan memberi notis dua puluh satu (21) hari kalendar terlebih dahulu.

Explanation: The first paragraph in both documents are the same, but the document 1 is not labelled with any enumeration, while document 2 is labelled with 1.

No. 2

Flags: Structural Difference

Document 1	Document 2
Eligibility The Hong Leong Pay&Save Account ("Account") is a hybrid savings and current account and is open to both individual and sole proprietors ("Accountholders"). For the avoidance of doubt, individuals refer to Malaysian and non-Malaysian individuals aged eighteen (18) years and above, either in single or in joint-names accountholders.	Kelayakan Akaun Hong Leong Pay&Save ("Akaun") ialah akaun simpanan dan akaun semasa hibrid terbuka kepada individu dan pemilik tunggal ("Pemegang Akaun"). Untuk mengelakkan keraguan, individu merujuk kepada warganegara Malaysia and bukan warganegara Malaysia berumur lapan belas (18) tahun ke atas, sama ada atas nama tunggal atau nama bersama.

Explanation: The second paragraph in both documents are the same, but the document 1 is not labelled with any enumeration, while document 2 is labelled with 1.

No. 3

Flags: Structural Difference

Document 1	Document 2
Non-Malaysian individuals are subject to the provisions of the Financial Services Act 2013 and the Foreign Exchange Policy Notices issued thereunder including the definition of Resident.	Individu bukan warga Malaysia tertakluk kepada peruntukan Akta Perkhidmatan Kewangan 2013 dan Notis Polisi Pentadbiran Pertukaran Asing yang dikeluarkan di bawahnya termasuk definisi Pemastautin.

Explanation: The third paragraph in both documents are the same, but the document 1 is labelled with 1., while document 2 is labelled with 2.

No. 4

Flags: Structural Difference

Document 1	Document 2
Limited Liability Partnerships, Partnerships, Unincorporated Partnerships, Professional Practices, Clubs, Societies, Associations, Schools, Companies Corporations duly registered or incorporated in Malaysia, Non-profit Organizations and other business entities are not eligible to open or to operate such an Account.	Perkongsian Liabiliti Terhad, Perkongsian, Perkongsian Tidak Diperbadankan, Pengamal Profesional, Kelab, Pertubuhan, Persatuan, Sekolah, Syarikat, Organisasi Bukan Untung dan entiti perniagaan yang lain tidak layak membuka atau mengendalikan Akaun tersebut.

Explanation: The fourth paragraph in both documents are the same, but the document 1 is labelled with 2., while document 2 is labelled with 3.

No. 5

Flags: Structural Difference

Document 1	Document 2
The minimum initial deposit to open the Account is Ringgit Malaysia Fifty (RM50).	Deposit permulaan minimum untuk membuka Akaun ialah Ringgit Malaysia Lima Puluh (RM50).

Explanation: The fifth paragraph in both documents are the same, but the document 1 is labelled with 3., while document 2 is labelled with 4.

No. 6

Flags: Structural Difference

Document 1	Document 2
No introducer is required to open the Account and no Passbook will be issued.	Pencadang tidak diperlukan untuk membuka Akaun dan tiada Buku Akaun akan dikeluarkan.

Explanation: The sixth paragraph in both documents are the same, but the document 1 is labelled with 4., while document 2 is labelled with 5.

No. 7

Flags: Structural Difference

Document 1	Document 2
Each Accountholder is only entitled to operate either one (1) Hong Leong SmartLink Account or one (1) Hong Leong Pay&Save Account.	Setiap Pemegang Akaun hanya layak mengendalikan sama ada satu (1) Akaun Hong Leong SmartLink atau satu (1) Akaun Hong Leong Pay&Save.

Explanation: The seventh paragraph in both documents are the same, but the document 1 is labelled with 5., while document 2 is labelled with 6.

No. 8

Flags: Structural Difference

Document 1	Document 2
The Hong Leong SmartLink Account was discontinued on 11 October 2012 and is no longer available for new Accountholders. However, existing Hong Leong SmartLink Accountholders will continue to enjoy the Hong Leong SmartLink product features and benefits.	Akaun Hong Leong SmartLink telah dihentikan berkuatkuasa 11 Oktober 2012 dan tidak lagi ditawarkan untuk Pemegang Akaun baru. Walaubagaimanapun, pemegang Akaun Hong Leong SmartLink sedia ada akan terus menikmati keistimewaan dan manfaat produk Hong Leong SmartLink.

Explanation: The eighth paragraph in both documents are the same, but the document 1 is labelled with 6., while document 2 is labelled with 7.

No. 9

Flags: Structural Difference

Document 1	Document 2
<p>The following types of accounts are eligible for conversion to the Account provided that the existing Account does not have an overdraft facility: o Hong Leong SmartLink Account o Hong Leong Basic Current Account o Hong Leong Current Account Upon conversion to the Account, the Accountholders will be entitled to earn the Savings Interest, e-Xtra Interest, Debit Card Bonus Interest and Security Trading Bonus Interest subject to compliance and fulfilment of the terms and conditions stated herein.</p>	<p>Jenis-jenis akaun yang berikut layak untuk penukaran kepada Akaun dengan syarat Akaun sedia ada tidak mempunyai kemudahan overdraf: o Akaun Hong Leong SmartLink o Akaun Semasa Asas Hong Leong o Akaun Semasa Hong Leong Pemegang Akaun layak mendapat Faedah Simpanan, Faedah e-Xtra, Faedah Bonus Kad Debit dan Faedah Bonus Dagangan Saham apabila menukar kepada Akaun tertakluk kepada pematuhan dan pemenuhan terma dan syarat yang dinyatakan di sini..</p>

Explanation: The ninth paragraph in both documents are the same, but the document 1 is labelled with 7., while document 2 is not labelled with any enumeration.

No. 10

Flags: Major deviations from the English version

Document 1	Document 2
16. "Eligible Bill Payments" is defined as payment transactions made from the Account via the Hong Leong Connect Online Banking and HLB Connect App ("HLB Connect") to the following: o Billers listed on the HLB Connect; o JomPAY billers; o FPX (Direct Debit) registered merchants/ billers; and o HLB Credit Card, HLB/ HLISB for Personal/Housing/Car Loan repayments.	16. "Bayaran Bil Layak" adalah bermaksud transaksi pembayaran yang dibuat daripada Akaun melalui Hong Leong Connect Online Banking dan HLB Connect App ("HLB Connect") kepada pihak-pihak berikut: o Pengebil yang disenaraikan di dalam HLB Connect; o Pengebil JomPAY; o Pedagang/ pengebil berdaftar dengan FPX (Direct Debit); dan o Kad Kredit HLB, HLB/HLISB Pinjaman/ Pembiayaan Peribadi, Pinjaman/ Pembiayaan Perumahan, Pinjaman/ Pembiayaan Kenderaan dan Pembiayaan ASB-i.

Explanation: Document 2 includes 'Pembiayaan ASB-i' in the list of eligible bill payments, which is not present in Document 1. This is a significant difference as it expands the scope of eligible payments in the Malay version.

No. 11

Flags: Major deviations from the English version

Document 1	Document 2
21. Subject to the terms and conditions below, Accountholders are eligible for bonus interest ("Debit Card Bonus Interest") provided they successfully perform a minimum cumulative amount of Ringgit Malaysia Five Hundred (RM500) in Eligible Swipes as defined under Clause 23 below by using their Hong Leong Bank Debit Card ("Debit Card").	21. Tertakluk kepada terma dan syarat yang terkandung di bawah, Pemegang Akaun layak mendapat Faedah Bonus ("Faedah Bonus Kad Debit") sekiranya Pemegang Akaun telah membuat Transaksi Layak seperti ditakrifkan di dalam klausa 23 di bawah dengan amaun kumulatif minimum Ringgit Malaysia Lima Ratus (RM500) menggunakan Kad Debit Hong Leong ("Kad Debit").

Explanation: Document 1 uses the term 'Eligible Swipes' while Document 2 uses 'Transaksi Layak'. Although both refer to the same thing, the difference in terminology is a major deviation.

No. 12

Flags: Structural Difference

Document 1	Document 2
Table 3 No. Eligible Swipes Total Maximum Debit Card Bonus Interest per month 1 Petrol RM30 2 Shopping 3 Groceries 4 Restaurant 5 Other Debit Card usage	Jadual 3 No. Transaksi Layak Jumlah Faedah Bonus Kad Debit Maksimum setiap bulan 1 Petrol RM30 2 Membeli-belah 3 Keperluan Dapur 4 Restoran 5 Lain-lain penggunaan Kad Debit

Explanation: Document 1 uses 'Shopping', 'Groceries', and 'Other Debit Card usage' while Document 2 uses 'Membeli-belah', 'Keperluan Dapur', and 'Lain-lain penggunaan Kad Debit'. Although the meaning is similar, the difference in wording is a major deviation.

No. 13

Flags: Structural Difference

Document 1	Document 2
<p>31. The Securities Trading Feature shall only be available to the Accountholders who have fulfilled the following conditions: 31.1 registered for HLB Connect and applied for the Securities Trading Feature; 31.2 opened a share trading account ("Trading Account") with Hong Leong Investment Bank Berhad ("HLIB") through HLB and a Central Depository System account ("CDS Account") through HLIB which are to be linked to the Account, for the purpose of trading in securities in Bursa Malaysia Securities Berhad ("Bursa Malaysia") and/or other approved securities exchanges as determined by HLB from time to time ("Approved Securities"); 31.3 The Account shall be linked to the Trading Account and CDS Account; and 31.4 All dealings in the Approved Securities shall be executed through HLIB by way of HLIB's electronic investor services known as HLeBroking ("HLeBroking Services") and accessed through HL Connect. The link to HLeBroking Services will be made available in HLB Connect as an alternative means for the Accountholder to access HLeBroking Services.</p>	<p>31. Ciri Dagangan Sekuriti hanya akan dibenarkan untuk Pemegang Akaun yang telah memenuhi syarat- syarat berikut:</p> <p>30.1 Pemegang Akaun telah mendaftar untuk HLB Connect dan telah memohon untuk Ciri Dagangan Sekuriti; 30.2 Pemegang Akaun telah membuka Akaun Dagangan ("Akaun Dagangan") dengan Hong Leong Investment Bank Berhad ("HLIB") melalui HLB dan akaun Pusat Sistem Depositori ("Akaun CDS") melalui HLIB yang akan dihubungkan kepada Akaun untuk tujuan dagangan sekuriti di Bursa Malaysia Securities Berhad ("Bursa Malaysia") dan/atau bursa sekuriti yang diluluskan yang lain sebagaimana yang ditentukan oleh HLB dari semasa ke semasa ("Sekuriti Yang Diluluskan"); 30.3 Akaun tersebut akan dihubungkan kepada Akaun Dagangan dan Akaun CDS; dan 30.4 Semua urusan niaga Sekuriti Yang Diluluskan akan dilaksanakan melalui HLIB dengan menggunakan perkhidmatan pelabur elektronik HLIB yang dikenali sebagai HLeBroking ("Perkhidmatan HLeBroking") dan diakses melalui HLB Connect. Pautan ke Perkhidmatan</p>

Explanation: The sub-enumeration under point 31 in document 1 is labelled as 31.1, 31.2, 31.3 and 31.4. However, in document 2, the sub-enumeration is labelled as 30.1, 30.2, 30.3 and 30.4.

No. 14

Flags: Structural Difference

Document 1	Document 2
34.1.1 The trading limit which shall be made available to the Accountholder to purchase the Approved Securities through HLeBroking Services shall be calculated and determined by HLB, based on the Available Funds ("Trading Limit"), taking into account estimated brokerage and other costs related to the purchase of the Approved Securities ("Transaction Costs").	33.1.1 Had dagangan yang tersedia kepada Pemegang Akaun untuk membeli Sekuriti Yang Diluluskan melalui Perkhidmatan HLeBroking adalah dikira dan ditentukan oleh HLB, berdasarkan Dana Yang Tersedia ("Had Dagangan") dengan mengambil kira anggaran komisen pembrokeran dan kos-kos lain yang berkaitan dengan pembelian Sekuriti Yang Diluluskan ("Kos Transaksi").

Explanation: The numbering of the clause is different. In document 1, it is 34.1.1, while in document 2, it is 33.1.1.

No. 15

Flags: Structural Difference

Document 1	Document 2
34.1.2 The Trading Limit will vary from time to time based on the available credit balance in the Account and HLB's computation and determination of the Trading Limit shall be final and conclusive.	33.1.2 Had Dagangan akan dipinda dari semasa ke semasa berdasarkan baki kredit yang tersedia di dalam Akaun serta pengiraan dan penentuan Had Dagangan oleh HLB adalah yang terakhir dan muktamad.

Explanation: The numbering of the clause is different. In document 1, it is 34.1.2, while in document 2, it is 33.1.2.

No. 16

Flags: Structural Difference

Document 1	Document 2
34.1.3 For the avoidance of doubt, any securities sold by the Accountholder through the Trading Account will not be taken into account by HLB when determining the Trading Limit prior to the relevant settlement date for such sale.	33.1.3 Bagi mengelakkan keraguan, apa-apa sekuriti yang dijual oleh Pemegang Akaun dengan menggunakan Akaun Dagangan tidak akan diambil kira oleh HLB dalam menentukan Had Dagangan sebelum tarikh penyelesaian jualan tersebut.

Explanation: The numbering of the clause is different. In document 1, it is 34.1.3, while in document 2, it is 33.1.3.

No. 17

Flags: Structural Difference

Document 1	Document 2
34.1.4 Without prejudice to HLB's rights of calculation and determination as aforesaid, all amounts earmarked for purchase of any Approved Securities (including the Transaction Costs payable) and/or any other banking transactions (including retail spending via Debit Card) shall be deducted from and shall not form part of the Available Funds in calculating the Trading Limit.	33.1.4 Tanpa prejudis kepada hak pengiraan dan penentuan HLB sebagaimana yang dinyatakan sebelum ini, semua amaun yang diperuntukkan untuk pembelian apa-apa Sekuriti Yang Diluluskan (termasuk Kos Transaksi berbayar) dan/atau apa-apa transaksi perbankan yang lain (termasuk perbelanjaan runcit melalui Kad Debit) akan ditolak daripada dan tidak boleh menjadi sebahagian daripada Dana Yang Tersedia bagi pengiraan Had Dagangan.

Explanation: The numbering of the clause is different. In document 1, it is 34.1.4, while in document 2, it is 33.1.4.

No. 18

Flags: Structural Difference

Document 1	Document 2
<p>34.2.1 The Available Funds shall be earmarked upon the purchase orders for Approved Securities being made whereby the amount earmarked is equivalent to the total purchase price of the Approved Securities and Transaction Costs. The amount earmarked shall not be made available for withdrawal and/or transfer by the Accountholders until the settlement date in accordance with Bursa Malaysia's Fixed Delivery and Settlement System Rules ("FDSS Rules"), whereupon: (a) it will be utilised towards settlement of the purchase price and Transaction Costs of the relevant Approved Securities purchased; or (b) the earmark will be released if the purchase order is not matched.</p>	<p>34.2.1. Dana Yang Tersedia akan diperuntukkan sebaik sahaja pesanan belian untuk Sekuriti Yang Diluluskan dibuat, di mana amaun yang diperuntukkan adalah bersamaandengan jumlah harga belian Sekuriti Yang Diluluskan dan Kos Transaksi. Amaun yang diperuntukkan tidak akan tersedia untuk pengeluaran dan/atau pemindahan oleh Pemegang Akaun sehingga tarikh penyelesaian menurut Peraturan Sistem Penyerahan dan Penyelesaian Tetap Bursa Malaysia ("Peraturan FDSS"), di mana: (a) ia akan digunakan untuk penyelesaian harga belian dan Kos Transaksi Sekuriti Yang Diluluskan yang dibeli; atau (b) peruntukan akan dilepaskan sekiranya pesanan belian tidak berjaya dipadankan.</p>

Explanation: The numbering of the clause is different. In document 1, it is 34.2.1, while in document 2, it is 34.2.1.

No. 19

Flags: Structural Difference

Document 1	Document 2
34.3.1 Upon settlement date in accordance with the FDSS Rules, HLB is hereby authorised by the Accountholders to utilise the amount earmarked in the manner set out under Clause 34.2.1 above. (a) for settlement of all purchase contract(s) under the Trading Account; and/or (b) for settlement of purchase contracts where the counter(s) due for which the purchase contract has been executed, is/are suspended from trading by the relevant regulatory body.	34.3.1. Pada tarikh penyelesaian menurut Peraturan FDSS, HLB dengan ini diberi kuasa oleh Pemegang Akaun untuk menggunakan amaun yang diperuntukkan menurut Klausula 34.2.1 seperti berikut: a) bagi penyelesaian semua kontrak belian di bawah Akaun Dagangan; dan/atau b) bagi penyelesaian kontrak belian di mana kaunter yang akan diserahkan untuk kontrak belian yang telah dilaksanakan, digantung daripada dagangan oleh badan kawal selia yang berkaitan.

Explanation: The numbering of the clause is different. In document 1, it is 34.3.1, while in document 2, it is 34.3.1.

No. 20

Flags: Major deviations from the English version

Document 1	Document 2
39. The Securities Trading Bonus Interest shall be calculated on a tiered basis based on the total amount of trades by the Accountholder in a calendar month ("Total Monthly Traded Amount" or "MTA"). The MTA is derived as below: (i) For Purchase transactions: $MTA = [Unit \times Purchase Price] + Transaction Costs$ (ii) For Sell transactions: $MTA = [Unit \times Selling Price] - Transaction Costs$	39. Faedah Bonus Dagangan Saham atas baki kredit yang tersedia di dalam akan dikira secara berperingkat berdasarkan jumlah amaun dagangan oleh Pemegang Akaun dalam bulan kalendar ("Jumlah Amaun Dagangan Bulanan" atau "MTA"). Nota: MTA dikira seperti berikut: (i) Untuk transaksi Belian: $MTA = [Unit \times Harga Belian] + Kos Transaksi$ (ii) Untuk transaksi Jualan: $MTA = [Unit \times Harga Jualan] - Kos Transaksi$

Explanation: Document 2 states that the bonus interest is calculated on the available credit balance, which is not mentioned in Document 1. Also, Document 2 includes the word 'Nota' before the MTA calculation, which is not present in Document 1.

No. 21

Flags: Major deviations from the English version

Document 1	Document 2
43. Securities Trading Bonus Interest is calculated monthly and credited on the first (1st) day of the following month into the Account.	43. Faedah Bonus Dagangan Saham dikira pada akhir bulan dan dikreditkan setiap 1 haribulan (1hb.) bulan berikutnya ke dalam Akaun.

Explanation: Document 1 states that the bonus interest is calculated monthly, while Document 2 states that it is calculated at the end of the month. This is a significant difference in the timing of the calculation.

No. 22

Flags: Structural Difference

Document 1	Document 2
<p>45. “Multi-Currency Feature” or “MCF” refers to the foreign currency stored within an Account approved by HLB for MCF which allows the Accountholder to, amongst others: (a) hold foreign currencies approved by HLB from time to time; (b) convert Ringgit Malaysia to a foreign currency or vice-versa in the Accountholder’s MCF Enabled Account (as defined below) via HLB’s branches or HLB Connect; (c) convert one foreign currency to another foreign currency in the Accountholder’s MCF Enabled Account (as defined below) via HLB’s branches or HLB Connect; (d) withdraw foreign currencies from the Accountholder’s MCF Enabled Account (as defined below) from an ATM overseas; (e) receive foreign currencies into the Accountholder’s Account through Inward Telegraphic Transfers; (f) transfer foreign currencies from the Accountholder’s Account through Outward Telegraphic Transfers via HLB’s branches or HLB Connect; and (g) intra bank fund transfer in the same foreign currency between the Accountholder’s Account and Foreign Currency Account.</p>	<p>45. Ciri Pelbagai Matawang atau “MCF” merujuk kepada matawang asing yang disimpan di dalam Akaun yang diluluskan oleh HLB untuk MCF yang membolehkan Pemegang Akaun untuk: (a) menyimpan matawang asing yang diluluskan oleh HLB dari semasa ke semasa; (b) menukar Ringgit Malaysia ke matawang asing atau sebaliknya dalam Akaun Aktif MCF (seperti ditakrifkan di bawah) melalui cawangan HLB atau HLB Connect; (c) menukar satu matawang asing ke matawang asing yang lain di dalam Akaun Aktif MCF (seperti yang ditakrifkan di bawah) melalui cawangan HLB atau HLB Connect; (d) mengeluarkan mata wang asing daripada Akaun Aktif MCF (seperti yang ditakrifkan di bawah) Pemegang Akaun dari ATM di luar negara; (e) menerima matawang asing ke dalam Akaun melalui Pemindahan Masuk Telegraf; (f) memindahkan mata wang asing daripada Akaun Pemegang Akaun melalui Pemindahan Keluar Telegrafik melalui cawangan HLB/HLISB atau HLB Connect; dan (g) pemindahan dana intra bank dalam mata wang asing yang sama antara Akaun dan Akaun Matawang Asing Pemegang Akaun.</p>

Explanation: The structure of the enumeration is different. In document 1, the enumeration is on a new line, while in document 2, the enumeration is on the same line as the content.

No. 23

Flags: Missing paragraphs or information

Document 1	Document 2
For the avoidance of doubt, MCF is only available for a MCF Enabled Account (as defined below) held by a single individual Accountholder. The latest available foreign currencies approved for MCF is available at HLB's Website.	Untuk mengelakkan keraguan, MCF hanya tersedia untuk Akaun Aktif MCF seperti yang ditakrifkan di bawah) yang dipegang oleh Pemegang Akaun tunggal. Matawang asing terkini yang telah diluluskan untuk MCF boleh didapati di Laman Sesawang HLB.

Explanation: The phrase 'The latest available foreign currencies approved for MCF is available at HLB's Website' in document 1 is translated to 'Matawang asing terkini yang telah diluluskan untuk MCF boleh didapati di Laman Sesawang HLB' in document 2. The phrase 'The latest available' is missing in document 2.

No. 24

Flags: Major deviations from the English version

Document 1	Document 2
46. Except for Clause 45(f) and Clause 45(g), foreign currencies stored is non-transferable directly from MCF Enabled Account via Inter or Intra bank transfer of funds to another HLB/HLISB account and non- HLB/HLISB account (whether Savings, Savings-i, Current, Current-i, FD, FD-i, Term Investment Account-i or General Investment Account ("GIA")).	46. Kecuali bagi klausa 45 (f) dan klausa 45 (g), matawang asing yang disimpan tidak boleh dipindah milik terus dari Akaun Aktif MCF melalui pemindahan dana Inter atau Intra bank, kepada akaun HLB / HLISB dan bukan HLB / HLISB lain (sama ada Simpanan, Simpanan-i, Semasa, Semasa-i, Deposit Tetap, Deposit Tetap-i, Akaun Berjangka Pelaburan-i atau Akaun Pelaburan Am-i ("GIA")).

Explanation: In document 1, it states 'foreign currencies stored is non-transferable directly'. However, in document 2, it states 'matawang asing yang disimpan tidak boleh dipindah milik terus', which translates to 'foreign currencies stored cannot be transferred directly'. The word 'non-transferable' is different from 'cannot be transferred'.

No. 25

Flags: Major deviations from the English version

Document 1	Document 2
49. HLB is not a currency trading platform hence all Accountholders are advised not to misuse HLB's services, including the MCF Enabled Account for this purpose.	49. HLB bukanlah platform dagangan matawang. Semua Pemegang Akaun dinasihatkan supaya tidak menggunakan atau menyalahgunakan perkhidmatan HLB, termasuk Akaun Aktif MCF untuk tujuan menjalankan perdagangan mata wang.

Explanation: In document 1, it states 'all Accountholders are advised not to misuse HLB's services'. However, in document 2, it states 'Semua Pemegang Akaun dinasihatkan supaya tidak menggunakan atau menyalahgunakan perkhidmatan HLB', which translates to 'All Account Holders are advised not to use or misuse HLB's services'. The word 'misuse' is different from 'use or misuse'.

No. 26

Flags: Missing paragraphs or information

Document 1	Document 2
55. Standard fees and charges of the Account and Debit Card shall apply. Please visit our website addresses below or scan the QR codes below for more information. Pay&Save (i.e. the Account) is classified as a current account, please refer to the Current Account section of the Fees & Charges. Account Debit Card www.hlb.com.my/depositcharges www.hlb.com.my/dc1	55. Fi dan caj standard Akaun, Kad Debit dan Kadar Berlembhan adalah terpakai dan boleh didapati di Laman Sesawang HLB Akaun Kad Debit Kadar Berlembhan www.hlb.com.my/depositcharges www.hlb.com.my/dc1 www.hlb.com.my/excess

Explanation: Document 2 includes 'Kadar Berlembhan' (Overdraft Rate) and its corresponding URL, which is missing in Document 1. This is a significant omission as it pertains to important fee information.

No. 27

Flags: Missing paragraphs or information

Document 1	Document 2
55. Standard fees and charges of the Account and Debit Card shall apply. Please visit our website addresses below or scan the QR codes below for more information. Pay&Save (i.e. the Account) is classified as a current account, please refer to the Current Account section of the Fees & Charges. Account Debit Card www.hlb.com.my/depositcharges www.hlb.com.my/dc1	55. Fi dan caj standard Akaun, Kad Debit dan Kadar Berlebihan adalah terpakai dan boleh didapati di Laman Sesawang HLB Akaun Kad Debit Kadar Berlebihan www.hlb.com.my/depositcharges www.hlb.com.my/dc1 www.hlb.com.my/excess

Explanation: Document 1 mentions 'Pay&Save (i.e. the Account) is classified as a current account, please refer to the Current Account section of the Fees & Charges.' This information is missing in Document 2.

No. 28

Flags: Structural Difference

Document 1	Document 2
51. The Accountholder agrees that HLB shall be entitled to effect any conversion or reconversion of any currencies as required by law, any applicable rules and regulations and/ or HLB for payment, deduction, and/ or withholding of any fees, charges, taxes or levies. HLB shall not be liable to the Accountholder or any other parties for any loss suffered or incurred by the Accountholders or other parties for any such conversion or reconversion in accordance with this Clause 51.	51. Pemegang Akaun bersetuju bahawa HLB berhak untuk melakukan penukaran atau penukaran semula matawang seperti yang disyaratkan oleh undang-undang, sebarang peraturan dan undang-undang yang tersedia ada dan/atau HLB untuk pembayaran, pemotongan, dan / atau penahanan sebarang yuran, caj, cukai atau pungutan. HLB tidak akan bertanggungjawab kepada Pemegang Akaun atau pihak lain atas segala kerugian yang dialami atau ditanggung oleh Pemegang Akaun atau pihak lain untuk sebarang penukaran atau penukaran semula tersebut menurut Klausula 47 ini.

Explanation: Document 1 refers to 'Clause 51' while Document 2 refers to 'Klausa 47'. This is a structural difference in the clause reference.

No. 29

Flags: Structural Difference

Document 1	Document 2
<p>General 59. Amendments: HLB reserves the right at any time with twenty-one (21) calendar days' notice to add, delete, suspend or vary the terms and conditions contained herein, wholly or in part, at its discretion by way of posting on HLB's Website, or in any manner deemed suitable by HLB.</p> <p>Accountholders agree to access the website at regular time intervals to view the terms and conditions and ensure they are kept up-to-date on any change or variation to the terms and conditions.</p> <p>60. Misuse of Account: All Accountholders are reminded to always protect their Accounts and never allow it to be used by anyone other than themselves. Any misuse of the Account can or may lead to legal action.</p>	<p>Umum 59. Pindaan: HLB mempunyai hak pada bila-bila masa dengan memberi notis dua puluh satu (21) hari kalendar terlebih dahulu untuk menambah, menggugurkan, menggantung atau meminda terma dan syarat yang terkandung di sini, sama ada secara keseluruhan atau sebahagian, menurut budi bicaranya yang mutlak dengan menyiarkannya di Laman Sesawang HLB atau dengan apa-apa cara yang dianggap sesuai oleh HLB. Pemegang Akaun bersetuju untuk mengakses laman sesawang tersebut dari semasa ke semasa untuk menyemak terma dan syarat dan memastikan supaya apa-apa perubahan atau pindaan kepada terma dan syarat sentiasa diikuti.</p> <p>60. Penyalahgunaan Akaun: Semua Pemegang Akaun diingatkan untuk sentiasa melindungi akaun mereka dan jangan sekali-kali membenarkannya digunakan oleh sesiapa selain daripada mereka sendiri. Sebarang penyalahgunaan akaun boleh atau boleh membawa kepada tindakan undang-undang.</p>

Explanation: Document 1 uses 'General' and 'Amendments' and 'Misuse of Account' as titles, while Document 2 uses 'Umum', 'Pindaan' and 'Penyalahgunaan Akaun' as titles. Although the content is the same, the titles are different.

No. 30

Flags: Missing paragraphs or information

Document 1	Document 2
<p>Member of PIDM. Hong Leong Pay&Save Account is protected by Perbadanan Insurans Deposit Malaysia up to RM250,000 for each depositor. If you have any enquiries regarding the terms and conditions and/or require a copy of the Bahasa Malaysia version, please email us at hlonline@hlbb.hongleong.com.my or call 03-76268899. Sekiranya anda mempunyai sebarang pertanyaan mengenai terma dan syarat dan/atau memerlukan Salinan terma dan syarat dalam versi Bahasa Malaysia, sila e-mel kami di hlonline@hlbb.hongleong.com.my atau hubungi 03-76268899.</p>	<p>Ahli PIDM. Akaun Hong Leong Pay&Save dilindungi oleh Perbadanan Insurans Deposit Malaysia setakat RM250,000 bagi setiap pendeposit. Sekiranya anda mempunyai sebarang pertanyaan mengenai terma dan syarat dan/atau memerlukan Salinan terma dan syarat dalam versi Bahasa Malaysia, sila e-mel kami di hlonline@hlbb.hongleong.com.my atau hubungi 03-76268899. If you have any enquiries regarding the terms and conditions and/or require a copy of the Bahasa Malaysia version, please email us at hlonline@hlbb.hongleong.com.my or call 03-76268899.</p>

Explanation: Document 1 has the English version of the contact information first, followed by the Malay version. Document 2 has the Malay version first, followed by the English version. The order of the contact information is different.