

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: \$0.070737
- Time Taken: 61.72072119964287s

Discrepancies

Total Discrepancies Found: 6

No. 1

Flags: Outdated information

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

Explanation: The maturity dates and renewal dates differ between the documents. Document 1 states the dates as 31 August 2021 and 31 August 2022, while Document 2 states them as 31 July 2021 and 31 July 2022. This discrepancy could lead to confusion regarding the actual maturity and renewal dates.

No. 2

Flags: Major deviations from the English version

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

Explanation: The minimum withdrawal amount in multiples is different between the documents. Document 1 states it as RM3,000, while Document 2 states it as RM1,000.

No. 3

Flags: Structural Difference

Document 1	Document 2
(iii) Partial withdrawals of JFD are permissible with a minimum withdrawal of Ringgit Malaysia Three Thousand (RM3,000) or in multiples of Ringgit Malaysia Three Thousand (RM3,000) 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. (iv) The balance sum of the JFD placement will continue to earn the contracted JFD rate.	(iii) Pengeluaran sebahagian JFD adalah dibenarkan dengan pengeluaran minimum sebanyak Ringgit Malaysia Tiga Ribu (RM3,000) atau dalam gandaan Ringgit Malaysia Satu Ribu (RM1,000) atau apa-apa amaun lain yang akan ditentukan oleh HLB pada bila-bila masa dengan memberi notis awal dua puluh satu (21) hari. (iii) Baki jumlah peletakan JFD akan terus menikmati kadar JFD seperti yang ditetapkan.

Explanation: The enumeration of the points is different. Document 1 uses (iii) and (iv) for two separate points, while Document 2 uses (iii) for both points.

No. 4

Flags: Missing paragraphs or information

Document 1	Document 2
(c) This part of T&Cs is to be read together with the Hong Leong Debit Card Terms & Conditions with the following exceptions: (i) E-Account is not applicable; (ii) Joint Accountholder is not applicable; (iii) JDC transactions will be reflected in the 3-in-1 JA monthly e-statement. (iv) Security Codes Only ATM PIN will be given.	(c) Bahagian T&S ini hendaklah dibaca bersama-sama dengan Terma & Syarat Kad Debit Hong Leong dengan pengecualian berikut: (i) e-Akaun tidak berkenaan; (ii) Pemegang Akaun Bersama tidak berkenaan; (iii) Transaksi JDC akan dipaparkan dalam penyata elektronik bulanan JA 3-dalam-1

Explanation: Document 1 includes a specific point about security codes, stating that only the ATM PIN will be given, which is missing in Document 2. This could be important information for users regarding security measures.

No. 5

Flags: Major deviations from the English version

Document 1	Document 2
Auto Reload service via OTC is available a charge.	Perkhidmatan Isian Semula Auto melalui OTC disediakan secara percuma.

Explanation: Document 1 states that the Auto Reload service via OTC is available for a charge, whereas Document 2 states that it is provided for free. This is a major discrepancy as it affects the cost implications for the customer.

No. 6

Flags: Missing paragraphs or information

Document 1	Document 2
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. Alternatively, please email us at hlonline@hlbb.hongleong.com.my	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 hlonline@hlbb.hongleong.com.my

Explanation: Document 1 includes an additional clause about requiring a copy of the Bahasa Malaysia version, which is missing in Document 2.