

Document Comparison with gpt-4o

- File 1: hlb-pay-and-save-i-tnc-en.pdf
- File 2: hlb-pay-and-save-i-tnc-bm.pdf
- Total Cost: \$0.268777
- Time Taken: 346.00721439998597s

Discrepancies

Total Discrepancies Found: 11

No. 1

Flags: Inaccurate disclosure, 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: The Malay version includes an additional category 'Pembiayaan ASB-i' which is not mentioned in the English version. This could lead to confusion or misinterpretation regarding the eligibility of certain bill payments for e-Xtra Interest.

No. 2

Flags: Inaccurate disclosure

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: 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 HLeBroking akan tersedia di HLB Connect sebagai cara alternatif untuk Pemegang Akaun mengakses Perkhidmatan HLeBroking.</p>

Explanation: In Document 2, the numbering for the sub-conditions under point 31 is incorrect. It starts with 30.1 instead of 31.1, which could lead to confusion or misinterpretation of the document structure.

No. 3

Flags: Inaccurate disclosure

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: In Document 2, the phrase 'dengan mengambil kira anggaran komisen pembrokeran dan kos-kos lain yang berkaitan dengan pembelian Sekuriti Yang Diluluskan' is translated as 'taking into account estimated brokerage and other costs related to the purchase of the Approved Securities' in Document 1. The translation is accurate, but the structure and emphasis might lead to a different interpretation of how costs are considered in the calculation.

No. 4

Flags: Misleading statements or features

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 translation is accurate, but the phrase ‘prior to the relevant settlement date for such sale’ in Document 1 is translated as ‘sebelum tarikh penyelesaian jualan tersebut’ in Document 2. The translation could potentially be misleading if the term ‘relevant’ is considered significant in the context of multiple settlement dates.

No. 5

Flags: Major deviations from the English version

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 translation is mostly accurate, but the phrase ‘shall not form part of the Available Funds in calculating the Trading Limit’ in Document 1 is translated as ‘tidak boleh menjadi sebahagian daripada Dana Yang Tersedia bagi pengiraan Had Dagangan’ in Document 2. The translation could lead to a different interpretation of how funds are excluded from the calculation.

No. 6

Flags: Inaccurate disclosure

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”).	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”).

Explanation: In Document 2, there is an additional phrase ‘atas baki kredit yang tersedia di dalam’ which translates to ‘on the available credit balance in’. This phrase is not present in Document 1, which could lead to a different interpretation of how the bonus interest is calculated.

No. 7

Flags: Inaccurate disclosure

Document 1	Document 2
The following sets out the terms, conditions and definitions that will apply to Accountholders who have enabled for the Multi-Currency Feature (“MCF”) (“MCF Terms and Conditions”).	Berikut merupakan terma, syarat dan takrifan tertentu yang akan terpakai pada Pemegang Akaun yang mengaktifkan Ciri Pelbagai Matawang (“MCF”) (“MCF Terma dan Syarat”).

Explanation: The term ‘enabled’ in Document 1 is translated as ‘mengaktifkan’ in Document 2. The correct translation should be ‘mengaktifkan’. This could lead to confusion about the activation process of the MCF.

No. 8

Flags: Inaccurate disclosure

Document 1	Document 2
(f) transfer foreign currencies from the Accountholder’s Account through Outward Telegraphic Transfers via HLB’s branches or HLB Connect ;	(f) memindahkan mata wang asing daripada Akaun Pemegang Akaun melalui Pemindahan Keluar Telegrafik melalui cawangan HLB/ HLISB atau HLB Connect;

Explanation: Document 2 includes ‘HLISB’ in the list of options for Outward Telegraphic Transfers, which is not mentioned in Document 1. This could lead to confusion about the available channels for such transfers.

No. 9

Flags: Inaccurate disclosure

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 Klausu 47 ini.

Explanation: The reference to the clause number is incorrect in Document 2. It should refer to Clause 51, as in Document 1, but it incorrectly refers to Clause 47. This could lead to confusion about which clause is being referenced for the liability disclaimer.

No. 10

Flags: Missing paragraphs or information

Document 1	Document 2
<p>Fees and Charges 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</p>	<p>Fi & Caj dan Kadar Berlebihan 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</p>

Explanation: Document 2 includes an additional category 'Kadar Berlebihan' (Excess Rates) and a corresponding URL (www.hlb.com.my/excess) that is not present in Document 1. This could lead to confusion or misinterpretation regarding the applicable fees and charges.

No. 11

Flags: Missing paragraphs or information

Document 1	Document 2
<p>Overdrawn Position and Interest on Overdrawn Balances 56. Where a debit or non-prearranged overdrawn position arises in the Account for whatsoever reason, the Accountholder shall be liable for and shall make good the amount overdrawn plus interest chargeable which is 4.0% p.a. above BLR on daily rest on the overdrawn balances. Account Statements 57. Account statements will be issued on a monthly basis. Product Feature Variation 58. HLB shall be entitled to amend, vary or alter any of the product features for this Account at any time in accordance with Clause 59 of these T&Cs. 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. 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. 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. 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,</p>	<p>Kedudukan Terlebi Keluar dan Faedah atas Baki Terlebi Dikeluarkan 56. Apabila kedudukan debit atau keadaan terlebi pengeluaran yang tidak diatur terjadi di dalam Akaun, maka Pemegang Akaun akan bertanggungjawab untuk membayar segala jumlah wang yang terlebi keluar ditambah faedah yang boleh dikenakan iaitu 4.0% p.a. melebihi BLR berdasarkan pada baki harian pada baki terlebi keluar. Penyata Akaun 57. Penyata akaun akan dikeluarkan pada setiap bulan Ciri-Ciri Produk Variasi 58. HLB berhak untuk meminda, mengubah atau mengubah mana-mana ciri produk untuk Akaun ini pada bila-bila masa mengikut Klausu 59 terma dan syarat ini. Umum 59. Pindaan: HLB mempunyai hak pada bila-bila masa dengan memberi notis dua puluh satu (21) hari kalendar terlebi 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. 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</p>

Document 1	Document 2
<p>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>penyalahgunaan akaun boleh atau boleh membawa kepada tindakan undang- undang. 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: The English version of the contact information paragraph is missing in Document 2. This could lead to confusion for English-speaking readers who may not understand the Bahasa Malaysia version.