

# Document Comparison with gpt-4o

- File 1: Foreign Currency Account Terms & Conditions - English.pdf
- File 2: Foreign Currency Account Terms & Conditions - BM.pdf
- Total Cost: \$1.860897
- Time Taken: 40.50532580027357s

# Discrepancies

Total Discrepancies Found: 6

## No. 1

### Flags: Inaccurate disclosure

Document 1	Document 2
4.4 Deposits cannot be in the currency of the relevant Account(s).	4.4 Deposit hendaklah dibuat dalam mata wang Akaun berkenaan.

Explanation: The English document states that deposits cannot be in the currency of the relevant accounts, whereas the translated document states that deposits must be made in the currency of the relevant accounts. This is a significant discrepancy as it completely reverses the meaning of the requirement regarding the currency of deposits.

## No. 2

### Flags: Inaccurate disclosure

Document 1	Document 2
7.2 Where the Account(s) is a <b>saving account</b> , the Account(s) may not be overdrawn save as permitted by HLB and, if so permitted, any amount overdrawn shall be repayable on demand and until repayment, shall bear interest at such rate as may be determined by HLB.	7.2 Apabila Akaun itu adalah <b>akaun semasa</b> , Akaun itu tidak boleh terlebih keluar melainkan dibenarkan oleh HLB dan, jika dibenarkan, maka apa-apa amaun yang terlebih keluar itu hendaklah dibayar balik apabila dituntut dan selagi tidak dibayar balik, maka amaun tersebut dikenakan faedah pada kadar yang ditentukan oleh HLB.

Explanation: In Document 1, the clause refers to a 'saving account,' whereas in Document 2, it refers to an 'akaun semasa' (current account). This discrepancy could lead to confusion about which type of account the terms apply to.

## No. 3

### Flags: Missing paragraphs or information

Document 1	Document 2
8.2 A physical receipt will be issued for FCY FD placement and withdrawal of FCY FD is NOT allowed without the production of the original receipt by the account holder at any HLB branch.	8.2 Pengeluaran Deposit Tetap Mata Wang Asing sama ada sebahagian atau keseluruhan sebelum tarikh matang hanya boleh dibuat dengan persetujuan HLB, tertakluk kepada apa-apa syarat yang dikenakan oleh HLB, termasuk kehilangan faedah atas Deposit Tetap Mata Wang Asing tersebut.

Explanation: Document 1 mentions the issuance of a physical receipt for FCY FD placement and the requirement of the original receipt for withdrawal, which is not mentioned in Document 2. This is a significant omission as it pertains to the process and requirements for withdrawal.

## No. 4

### Flags: Numbering Difference

Document 1	Document 2
8.3 Withdrawal of FCY FD whether partially, or in full before maturity may be made only with the consent of HLB, subject to any conditions that may be imposed by HLB, including the loss of any interest due on the FCY FD.	8.2 Pengeluaran Deposit Tetap Mata Wang Asing sama ada sebahagian atau keseluruhan sebelum tarikh matang hanya boleh dibuat dengan persetujuan HLB, tertakluk kepada apa-apa syarat yang dikenakan oleh HLB, termasuk kehilangan faedah atas Deposit Tetap Mata Wang Asing tersebut.

Explanation: The content regarding withdrawal of FCY FD before maturity is listed under different point numbers in the two documents. In Document 1, it is under 8.3, while in Document 2, it is under 8.2.

## No. 5

### Flags: Numbering Difference

Document 1	Document 2
8.4 HLB shall be entitled to deduct from any amounts due to the Customer any withholding or other taxes, duties or charges payable in respect of any income or interest on the amounts placed.	8.3 HLB berhak memotong apa-apa amaun yang pelanggan terhutang bagi apa-apa penahanan atau cukai lain, duti atau caj yang kena dibayar atas pendapatan atau faedah mengikut amaun peletakan.

Explanation: The content regarding HLB's entitlement to deduct taxes or charges is listed under different point numbers in the two documents. In Document 1, it is under 8.4, while in Document 2, it is under 8.3.

## No. 6

### Flags: Numbering Difference

Document 1	Document 2
8.5 Except for an assignment, transfer, charge or pledge of the FCY FD in favor of HLB or any of its branches as security, the FCY FD cannot be assigned, charged, pledged or transferred, whether by endorsement or otherwise, by the Accountholder.	8.4 Kecuali serah hak, pindah milik, gadaian atau sandaran Deposit Tetap Mata Wang Asing atas nama HLB atau mana-mana cawangannya sebagai cagaran, maka Deposit Tetap Mata Wang Asing itu tidak boleh diserahkan hak, digadai disandarkan atau dipindah milik, sama ada melalui pengendorsan atau sebaliknya, oleh Pemegang Akaun.

Explanation: The content regarding the assignment, transfer, charge, or pledge of the FCY FD is listed under different point numbers in the two documents. In Document 1, it is under 8.5, while in Document 2, it is under 8.4.