

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: \$0.154627
- Time Taken: 207.30331952869892s

Discrepancies

Total Discrepancies Found: 6

No. 1

Flags: Inaccurate disclosure

Document 1	Document 2
(**In the event the entire JFD is fully withdrawn on or before its respective maturity period or the minimum tenure as HLB may determine at any time with twenty-one (21) calendar days' prior notice , HLB shall be entitled to deduct from or debit the Customer's JFD Account all such accrued monthly interest paid including but not limited to all interests paid on partial withdrawals earlier.)	(**Sekiranya JFD dikeluarkan sepenuhnya pada atau sebelum tempoh matang atau tempoh minimum seperti yang ditentukan oleh HLB pada bila-bila masa dengan memberi notis awal dua puluh satu (21) hari , HLB berhak untuk menolak atau mendebit Akaun JFD, Pelanggan bagi semua keuntungan bulanan terakru termasuk tetapi tidak terhad kepada semua keuntungan yang dibayar ke atas sebahagian pengeluaran awal.)

Explanation: The English document specifies 'twenty-one (21) calendar days' prior notice', while the Malay document only mentions 'dua puluh satu (21) hari', which could imply either calendar or business days. This discrepancy could lead to different interpretations regarding the notice period.

No. 2

Flags: Inaccurate disclosure

Document 1	Document 2
Illustration: 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 .	Ilustrasi: 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 in the English document are '31 August 2021' and '31 August 2022', whereas the Malay document states '31 Julai 2021' and '31 Julai 2022'. This discrepancy in dates could lead to confusion regarding the actual maturity and renewal dates.

No. 3

Flags: Structural Difference

Document 1	Document 2
(e) Any placement made to the JFD is receiptless. All transactions and activity of JFD will be reflected in the 3-in-1 JA monthly e-statement.	(e) Tiada resit akan dikeluarkan untuk peletakan JFD. Semua transaksi dan aktiviti JFD akan dipaparkan dalam penyata elektronik bulanan Akaun Junior 3-dalam-1.

Explanation: The English document refers to ‘3-in-1 JA monthly e-statement’, while the Malay document refers to ‘penyata elektronik bulanan Akaun Junior 3-dalam-1’. The difference in terminology (‘JA’ vs ‘Akaun Junior’) could lead to confusion about the specific account or statement being referenced.

No. 4

Flags: Inaccurate disclosure, 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 English document states that partial withdrawals are allowed in multiples of RM3,000, whereas the Malay document states that they are allowed in multiples of RM1,000. This discrepancy could lead to confusion regarding the withdrawal policy.

No. 5

Flags: Structural Difference

Document 1	Document 2

<p>(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.</p>	<p>(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.</p>
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Explanation: The structural difference is that the English document has a separate point (iv) for the continuation of the JFD rate, whereas the Malay document combines this information into point (iii). This could lead to confusion in referencing specific points.

No. 6

Flags: Missing paragraphs or information

Document 1	Document 2
<p>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 dan/atau memerlukan salinan terma dan syarat dalam versi Bahasa Malaysia, anda boleh mendapatkan penjelasan daripada kakitangan kami yang membantu anda. Sebagai alternatif, sila e-mel kami di hlonline@hlbb.hongleong.com.my.</p>	<p>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</p>

Explanation: Document 1 contains an additional sentence in English that mentions the option to request a copy of the terms and conditions in Bahasa Malaysia. This information is missing in Document 2, which could lead to a lack of awareness about the availability of the Bahasa Malaysia version.