

Document Comparison with gpt-4o

- File 1: Debit Card Terms and Conditions - EN.pdf
- File 2: Debit Card Terms and Conditions - BM.pdf
- Total Cost: \$0.927082
- Time Taken: 986.7925547000486s

Discrepancies

Total Discrepancies Found: 22

No. 1

Flags: Inaccurate disclosure

Document 1	Document 2
1.26 “DCC” means Dynamic Currency Conversion, an optional service offered by certain overseas merchants or available for certain Overseas Transaction as defined under Clause 20.1 below (including ATM Card Transactions), which provides a choice to pay/withdraw cash in Ringgit Malaysia (including Card Transactions quoted in foreign currency), as elaborated further under Clause 20.	1.26 “DCC” merujuk kepada Penukaran Mata Wang Dinamik, iaitu perkhidmatan pilihan yang ditawarkan oleh peniaga atau tersedia untuk pembelian luar negara tertentu seperti yang ditentukan dalam Klausa 20.1 di bawah (termasuk Transaksi Kad ATM), yang memberi pilihan pembayaran / pengeluaran tunai dalam Ringgit Malaysia (termasuk pembelian di luar negara dan pembelian dalam talian dalam mata wang asing) untuk transaksi luar negara, sebagaimana yang diuraikan dalam Klausa 20.

Explanation: The English document specifies ‘including Card Transactions quoted in foreign currency’, while the Malay document specifies ‘termasuk pembelian di luar negara dan pembelian dalam talian dalam mata wang asing’. The Malay version adds ‘pembelian dalam talian’ (online purchases), which is not mentioned in the English version, potentially altering the scope of transactions covered by DCC.

No. 2

Flags: Inaccurate disclosure

Document 1	Document 2
1.36 “MCF Enabled Account” means the Account of the Cardholder where the MCF (as defined under Clause 1.45 herein) has been enabled, which may include a Retail Purchase Account .	1.36 “Akaun Diaktifkan MCF” bermaksud Akaun Pemegang Kad di mana MCF (seperti yang ditakrifkan dalam Klausa 1.45 di sini) telah diupayakan, yang mungkin termasuk akaun yang dipautkan ke Kad Debit . telah diaktifkan, yang mungkin termasuk Akaun Pembelian Runcit.

Explanation: The English document specifies ‘Retail Purchase Account’, while the Malay document specifies ‘akaun yang dipautkan ke Kad Debit’. The Malay version adds an additional description that is not present in the English version, which could lead to different interpretations of what accounts are included.

No. 3

Flags: Inaccurate disclosure

Document 1	Document 2
1.43 “Multi-Currency Debit Card” or “MCF Card” or “Hong Leong Visa Multi Currency Debit Card” refers to the Debit Card with black colour base issued by the Bank to Hong Leong Pay&Save accountholders wherein the Hong Leong Pay&Save accountholders can only tag the Retail Purchase Account to Hong Leong Pay&Save account.	1.43 “Kad Debit Multi Currency” atau “Kad MCF” atau “Kad Debit Multi Currency Visa Hong Leong” merujuk kepada Kad Debit dengan asas warna hitam yang dikeluarkan oleh Bank kepada pemegang Akaun Pay&Save Hong Leong dan hanya boleh dipautkan kepada Akaun Pembelian Runcit ke Akaun Pay&Save Hong Leong.

Explanation: The term ‘black colour base’ in Document 1 is translated as ‘asas warna hitam’ in Document 2. While this is a direct translation, the term ‘asas warna hitam’ could be interpreted as ‘base color black’ which might not convey the same meaning as ‘black colour base’. This could lead to confusion about the appearance of the card.

No. 4

Flags: Inaccurate disclosure

Document 1	Document 2
<p>1.44 “Multi-Currency Feature” or “MCF” refers to the foreign currency wallet within an Account approved by the Bank for MCF which allows the Cardholder to, amongst others: (a) hold foreign currencies approved by the Bank from time to time; (b) perform Overseas Transactions in the foreign currency selected by the Cardholder; (c) convert one (1) foreign currency to another foreign currency in the Cardholder’s MCF Enabled Account via the Bank’s branches or HLB Connect. For the avoidance of doubt, MCF is only available for a MCF Enabled Account held by a single individual Accountholder. The latest available foreign currencies approved for MCF is available at https://www.hlb.com.my/en/personal-banking/deposits/savings-account/pay-and-save-account.html.</p>	<p>1.44 “Ciri Mata Wang Pelbagai” atau “MCF” bermaksud mata wang asing yang disimpan dalam Akaun yang dibenarkan oleh Bank untuk MCF yang membolehkan Pemegang Kad, antara lain: (a) memegang mata wang asing yang dibenarkan oleh Bank dari semasa ke semasa; (b) melakukan Transaksi Luar Negara dalam mata wang asing yang dipilih oleh Pemegang Kad; (c) menukar satu (1) mata wang asing ke mata wang asing yang lain dalam Akaun Diaktifkan MCF Pemegang Kad melalui cawangan Bank atau Hong Leong Connect. Bagi mengelakkan keraguan, MCF hanya tersedia untuk Akaun Diaktifkan MCF yang dipegang oleh Pemegang Akaun tunggal. Mata wang asing terkini yang diluluskan untuk MCF boleh didapati https://www.hlb.com.my/ms/personal-banking/deposits/savings-account/pay-and-save-account.html.</p>

Explanation: The URL provided in Document 1 is in English, while in Document 2, it is in Malay. This could lead to confusion for users who are trying to access the information in a specific language.

No. 5

Flags: Misleading statements or features

Document 1	Document 2
<p>5.4 If the Cardholder for any reason whatsoever does not, within fourteen (14) days, notify the Bank in writing of any error in the Statement, and in the absence of any obvious error on the face of the statement or fraud by the Bank then the Cardholder shall be deemed to have accepted the records and entries in the Statement as correct, final and conclusive. The Statement shall be considered conclusive and binding on the Cardholder and the Cardholder's legal representatives and successors.</p>	<p>5.4 Jika atas sebarang sebab Pemegang Kad tidak memaklumkan kepada Bank secara bertulis dalam masa empat belas (14) hari tentang sebarang percanggahan di dalam Penyata dan sekiranya tiada sebarang kesilapan yang jelas pada muka penyata atau penipuan oleh Bank, maka Pemegang Kad akan dianggap telah menerima rekod dan catatan di dalam Penyata sebagai betul, akhir dan muktamad. Penyata itu harus dianggap sebagai muktamad dan terikat kepada Pemegang Kad, wakil perundangan dan pengganti Pemegang Kad, dan sebarang tuntutan atau dakwa terhadap Bank yang mendakwa Penyata itu adalah salah adalah tidak sah.</p>

Explanation: In Document 2, there is an additional statement indicating that any claim or allegation against the Bank asserting that the Statement is incorrect is invalid. This is not present in Document 1, which could potentially mislead the Cardholder into believing they have no recourse if they find an error after the 14-day period.

No. 6

Flags: Inaccurate disclosure, Misleading statements or features

Document 1	Document 2
<p>8.1 The Cardholder fully understands that failure to take reasonable care and precaution in the safekeeping of the Debit Card may expose the Cardholder to the consequences of theft, loss and/or fraudulent use of the Debit Card. The Cardholder shall use all precautions to prevent or guard against such an event. If such an event occurs, the Cardholder shall:</p> <p>(i) If the event occurred in Malaysia - Upon discovery of such event, immediately notify the Bank via HLB Contact Centre at 03-76268899 or the National Scam Response Centre (NSRC) at 997. (ii) If the event occurred overseas – Notify Visa Travel Service Centre or any member of Mastercard or its nearest affiliates.</p>	<p>8.1 Pemegang Kad harus mengambil segala langkah keselamatan untuk mengelakkan Kad Debit daripada kehilangan atau kecurian dan Pemegang Kad tidak boleh meninggalkan Kad Debit tanpa dijaga atau mendedahkan PIN dan/atau butiran Kad Debit kepada mana-mana pihak ketiga. Sekiranya berlaku kehilangan dan/atau kecurian Kad Debit dan/atau pendedahan PIN dan/atau butiran kepada pihak yang tidak dibenarkan, Pemegang Kad apabila menyedarinya hendaklah memaklumkan kepada Bank dengan secepat yang munasabah boleh dilaksanakan selepas itu (jika perkara tersebut berlaku di Malaysia) atau Visa Travel Service Centre atau mana-mana ahli Mastercard atau sekutu terdekatnya (jika perkara tersebut berlaku di luar negara). Pemegang Kad memahami sepenuhnya bahawa kegagalan untuk menjaga dan mengambil langkah keselamatan yang munasabah dalam penyimpanan Kad Debit boleh mendedahkan Pemegang Kad kepada risiko kecurian dan/atau penggunaan tanpa kebenaran Kad Debit.</p>

Explanation: In Document 1, the Cardholder is instructed to immediately notify the Bank or the National Scam Response Centre in Malaysia, whereas Document 2 states to notify the Bank as soon as reasonably practicable. This difference in urgency could lead to different interpretations of the required action time frame.

No. 7

Flags: Missing paragraphs or information

Document 1	Document 2
<p>8.1 The Cardholder fully understands that failure to take reasonable care and precaution in the safekeeping of the Debit Card may expose the Cardholder to the consequences of theft, loss and/or fraudulent use of the Debit Card. The Cardholder shall use all precautions to prevent or guard against such an event. If such an event occurs, the Cardholder shall:</p> <p>(i) If the event occurred in Malaysia - Upon discovery of such event, immediately notify the Bank via HLB Contact Centre at 03-76268899 or the National Scam Response Centre (NSRC) at 997. (ii) If the event occurred overseas – Notify Visa Travel Service Centre or any member of Mastercard or its nearest affiliates.</p>	<p>8.1 Pemegang Kad harus mengambil segala langkah keselamatan untuk mengelakkan Kad Debit daripada kehilangan atau kecurian dan Pemegang Kad tidak boleh meninggalkan Kad Debit tanpa dijaga atau mendedahkan PIN dan/atau butiran Kad Debit kepada mana-mana pihak ketiga. Sekiranya berlaku kehilangan dan/atau kecurian Kad Debit dan/atau pendedahan PIN dan/atau butiran kepada pihak yang tidak dibenarkan, Pemegang Kad apabila menyedarinya hendaklah memaklumkan kepada Bank dengan secepat yang munasabah boleh dilaksanakan selepas itu (jika perkara tersebut berlaku di Malaysia) atau Visa Travel Service Centre atau mana-mana ahli Mastercard atau sekutu terdekatnya (jika perkara tersebut berlaku di luar negara). Pemegang Kad memahami sepenuhnya bahawa kegagalan untuk menjaga dan mengambil langkah keselamatan yang munasabah dalam penyimpanan Kad Debit boleh mendedahkan Pemegang Kad kepada risiko kecurian dan/atau penggunaan tanpa kebenaran Kad Debit.</p>

Explanation: Document 2 includes additional instructions for the Cardholder not to leave the Debit Card unattended or disclose the PIN and/or card details to any third party, which is not mentioned in Document 1. This is a significant omission as it provides additional security measures.

No. 8

Flags: Missing paragraphs or information

Document 1	Document 2
<p>8.6 The Cardholder would not be liable for unauthorised transactions which require PIN verification or signature verification or with contactless card, provided always that the Cardholder has not: (i) acted fraudulently; (ii) delayed in notifying the Bank as soon as reasonably after having discovered: (a) any loss or unauthorised use of the Card; or (b) any security breach of the Cardholder banking credentials or the loss of a security device; (iii) voluntarily disclosed the PIN and banking credentials such as access identity (ID) and passcode to a third party; (iv) recorded the PIN on the Card or on anything kept in close proximity with the Card; (v) left the Card or an item containing the Card unattended in places visible and accessible to others; or (vi) voluntarily allowed another person to use the Card and the Cardholder has taken reasonable steps to keep the Cardholder's security device secure at all times as well as has cooperated with the Bank in the investigation. The Cardholder shall remain liable for the unauthorised transactions if proven acted in any manner as listed (i) to (vi) above. This includes before or after the Bank's receipt of the Cardholder's written confirmation. The Bank's decision however, shall be deemed final, conclusive and binding on this matter on Cardholder.</p>	<p>8.6 Pemegang Kad tidak akan dipertanggungjawab ke atas urusan niaga tanpa kebenaran kad-hadir yang memerlukan pengesahan PIN atau tandatangan yang telah disahkan atau penggunaan kad tanpa-sentuh, dengan syarat Pemegang Kad tidak: 8.6.1 melakukan penipuan; 8.6.2 tangguh dalam memaklumkan Bank secepat mungkin setelah diketahui kehilangan atau penggunaan tanpa kebenaran Kad Kredit; 8.6.3 secara sukarela mendedahkan PIN kepada orang lain; 8.6.4 mencatatkan PIN pada Kad Kredit atau pada apa-apa yang disimpan berdekatan dengan Kad; 8.6.5 meninggalkan Kad Kredit atau apa-apa yang mengandungi Kad Kredit tanpa jagaan di mana-mana tempat yang boleh dilihat dan diakses oleh orang lain; atau 8.6.6 secara sukarela membenarkan orang lain untuk menggunakan Kad.</p>

Explanation: Document 2 is missing the clause that states the Cardholder must take reasonable steps to keep the security device secure and cooperate with the Bank in the investigation. Additionally, Document 2 does not mention that the Cardholder remains liable for unauthorized transactions if they acted in any manner listed, before or after the Bank's receipt of written confirmation, and that the Bank's decision is final and binding.

No. 9

Flags: Inaccurate disclosure

Document 1	Document 2
<p>8.6 The Cardholder would not be liable for unauthorised transactions which require PIN verification or signature verification or with contactless card, provided always that the Cardholder has not: (i) acted fraudulently; (ii) delayed in notifying the Bank as soon as reasonably after having discovered: (a) any loss or unauthorised use of the Card; or (b) any security breach of the Cardholder banking credentials or the loss of a security device; (iii) voluntarily disclosed the PIN and banking credentials such as access identity (ID) and passcode to a third party; (iv) recorded the PIN on the Card or on anything kept in close proximity with the Card; (v) left the Card or an item containing the Card unattended in places visible and accessible to others; or (vi) voluntarily allowed another person to use the Card and the Cardholder has taken reasonable steps to keep the Cardholder's security device secure at all times as well as has cooperated with the Bank in the investigation.</p>	<p>8.6 Pemegang Kad tidak akan dipertanggungjawab ke atas urusan niaga tanpa kebenaran kad-hadir yang memerlukan pengesahan PIN atau tandatangan yang telah disahkan atau penggunaan kad tanpa-sentuh, dengan syarat Pemegang Kad tidak: 8.6.1 melakukan penipuan; 8.6.2 tangguh dalam memaklumkan Bank secepat mungkin setelah diketahui kehilangan atau penggunaan tanpa kebenaran Kad Kredit; 8.6.3 secara sukarela mendedahkan PIN kepada orang lain; 8.6.4 mencatatkan PIN pada Kad Kredit atau pada apa-apa yang disimpan berdekatan dengan Kad; 8.6.5 meninggalkan Kad Kredit atau apa-apa yang mengandungi Kad Kredit tanpa jagaan di mana-mana tempat yang boleh dilihat dan diakses oleh orang lain; atau 8.6.6 secara sukarela membenarkan orang lain untuk menggunakan Kad.</p>

Explanation: In Document 2, the term 'Kad Kredit' (Credit Card) is used instead of 'Kad Debit' (Debit Card) in several instances. This could lead to confusion as the document is supposed to refer to Debit Card transactions.

No. 10

Flags: Inaccurate disclosure

Document 1	Document 2
9.1 The Cardholder may at any time terminate the use of the Debit Card by written notice to the Bank and returning the Debit Card cut in half to the Bank. No refund of the Fee or any part thereof will be made to the Cardholder and the Cardholder shall be and remain liable for any transaction effected through the use of the Debit Card prior to termination of the Cardholder's Debit Card.	9.1 Pemegang Kad boleh pada bila-bila masa, menamatkan penggunaan Kad Debit dengan memberikan maklumat bertulis kepada Bank dan mengembalikan Kad Debit yang dipotong dua kepada Bank. Tiada kembalian Fi atau sebahagiannya akan dibuat kepada Pemegang Kad dan Pemegang Kad akan dan kekal bertanggungjawab ke atas sebarang transaksi yang dilakukan menggunakan Kad Debit sebelum Bank menerima maklumat bertulis mengenai penamatan dan pengembalian Kad Debit dipotong dua kepada Bank.

Explanation: The English version states that the Cardholder remains liable for transactions prior to the termination of the Debit Card, while the Malay version specifies liability for transactions before the Bank receives written notice of termination and the cut Debit Card. This could lead to different interpretations of when the liability ends.

No. 11

Flags: Inaccurate disclosure, Missing paragraphs or information

Document 1	Document 2
<p>10.2 The Cardholder agrees to pay all Fees, commissions and/or charges incurred in this clause and authorise the Bank to debit the Account, at any time notwithstanding that such debiting may cause the Account to be overdrawn. The following Fees, commissions and/or charges is imposed at the following rate or such other rate as the Bank shall at its discretion vary from time to time by giving twenty-one (21) calendar days' prior notice to the Cardholder for transactions effected by use of the Debit Card. For the full list of fees and charges, please visit our website www.hlb.com.my/dc1 or scan here:</p>	<p>10.2 Pemegang Kad bersetuju untuk membayar semua fi, komisen dan/atau caj yang dikenakan dalam klausa ini dan membenarkan Bank untuk mendebit Akaun Pemegang Kad, tanpa mengambilkira pendebitan tersebut mungkin menyebabkan Akaun terlebihguna. Bayaran, komisen dan/atau caj berikut dikenakan pada kadar yang dinyatakan atau kadar lain yang ditetapkan, yang boleh dipinda oleh Bank untuk membuat pemindahan dari semasa ke semasa dengan memberi dua puluh satu (21) hari kalendar notis terlebih dahulu kepada Pemegang Kad untuk transaksi yang dilaksanakan melalui penggunaan Kad Debit. Untuk senarai fi dan caj yang lengkap, sila layari laman web kami www.hlb.com.my/dc2 atau imbas di sini:</p>

Explanation: The URL provided for the full list of fees and charges is different in both documents. Document 1 lists www.hlb.com.my/dc1, while Document 2 lists www.hlb.com.my/dc2. This discrepancy could lead to confusion or incorrect information being accessed by the Cardholder.

No. 12

Flags: Inaccurate disclosure, Missing paragraphs or information

Document 1	Document 2
10.3 The Annual Fee is not chargeable on the issuance of the Debit Card and it will only be charged on the anniversary date. The Annual Fee may be varied by the Bank from time to time with twenty-one (21) calendar days' prior notice via the Bank's Websites or in other manner the Bank deems fit.	10.3 Fi Tahunan tidak akan dikenakan semasa pengeluaran Kad Debit dan hanya akan dikenakan pada tarikh ulang tahun. Fi Tahunan boleh diubah oleh Bank dari semasa ke semasa. Fi Tahunan tidak akan dikembalikan.

Explanation: Document 2 includes an additional statement that the Annual Fee will not be refunded, which is not present in Document 1. This is a significant piece of information that affects the Cardholder's understanding of the fee policy.

No. 13

Flags: Inaccurate disclosure

Document 1	Document 2
<p>11.3 The Cardholder shall in addition to the Fee and all other monies payable, pay to the Bank all applicable Tax at the relevant prevailing rate and/or such amount as is determined by the Bank to cover any Tax payments/liabilities/obligations in connection therewith, without any set-off, restriction or condition and without any deduction for or on account of any counterclaim or any deduction or withholding, apart from any Taxes which may be required under any laws to be paid by the Cardholder directly to any Appropriate Authority, which the Cardholder shall remit directly to the Appropriate Authority.</p>	<p>11.3 Sebagai penambahan atas yuran perkhidmatan dan sebarang bayaran yang perlu dibayar, Pemegang Kad kena bayar kepada Bank semua bayaran Cukai pada kadar terkini dan/atau jumlah yang ditentukan oleh Bank untuk merangkumi sebarang pembayaran Cukai/liabiliti Cukai/kewajipan-kewajipan Cukai yang berhubung kait, tanpa sebarang penolakan, sekatan atau syarat-syarat dan tanpa apa-apa potongan untuk atau sebarang jumlah tuntutan balas atau apa-apa potongan atau pengecualian, selain sebarang Cukai-Cukai yang mana mungkin diperlukan di bawah sebarang undang-undang kena dibayar oleh anda secara terus kepada Pihak Berkuasa Yang Berkenaan, dimana anda akan membayar secara terus kepada Pihak Berkuasa Yang Berkenaan.</p>

Explanation: The English document specifies that the Cardholder shall remit taxes directly to the Appropriate Authority, while the Malay document uses 'anda' (you) which could imply a more direct instruction to the reader, potentially altering the tone and responsibility conveyed.

No. 14

Flags: Misleading statements or features

Document 1	Document 2
<p>11.4 If at any time an adjustment is made or required to be made between the Bank and the relevant taxing authority on account of any amount paid as Tax as a consequence of any supply made or deemed to be made or other matter in connection with these T&Cs by the Bank, a corresponding adjustment may at the Bank's discretion be made as between the Bank and the Cardholder and in such event, any payment necessary to give effect to the adjustment shall be made.</p>	<p>11.4 Jika pada bila-bila masa satu pelarasan dibuat atau dikehendaki untuk dibuat antara Bank dan Pihak Berkuasa Berkenaan bagi sebarang jumlah Cukai berkaitan sebarang bekalan yang dilakukan atau dinilai sebagai telah berlaku, yang berkaitan dengan T&S ini daripada Bank atau segala yang berkaitan dengannya, satu pelarasan, tertakluk pada budi bicara, boleh dibuat diantara Bank and Pemegang Kad dan pada keadaan sedemikian, sebarang pembayaran berkaitan pelarasan tersebut, haruslah dijelaskan sepenuhnya.</p>

Explanation: The English document specifies that the adjustment is at the Bank's discretion, while the Malay document does not explicitly mention this discretion, which could lead to a misunderstanding of the Bank's authority in making adjustments.

No. 15

Flags: Major deviations from the English version

Document 1	Document 2
11.6 The Cardholder hereby agrees to do all things reasonably requested by the Bank to assist the Bank in complying with its obligations under any applicable legislation under which any Tax is imposed. In the event a new Tax is introduced and such Tax is required to be charged on the transaction contemplated in these T&Cs, the Cardholder agrees to provide its fullest cooperation to the Bank in assisting the Bank in complying with its obligations under the relevant laws.	11.6 Pemegang Kad dengan ini bersetuju untuk memenuhi segala permintaan oleh Bank bagi membantu Bank dalam mematuhi dengan kewajipan-kewajipannya di bawah undang-undang percukaian yang berkaitan. Jika terdapat, Cukai baru yang telah berkuatkuasa dan Cukai tersebut adalah diwajibkan untuk dikenakan terhadap sebarang urusan niaga yang termaktub di dalam T&S ini, Pemegang Kad bersetuju untuk memberi kerjasama dengan sepenuhnya kepada Bank untuk memudahkan Bank untuk mematuhi tanggungjawab Bank di bawah undang-undang tersebut.

Explanation: The English document specifies 'all things reasonably requested,' which implies a limitation to reasonable requests, whereas the Malay document does not include this qualifier, potentially expanding the scope of what the Cardholder is agreeing to do.

No. 16

Flags: Inaccurate disclosure

Document 1	Document 2
<p>12.4 The Daily Online Purchase Limit for Generic and Priority Banking Cardholder is defaulted at Ringgit Malaysia One Thousand (RM1,000), with a maximum allowable limit of Ringgit Malaysia Twenty Thousand (RM20,000) for Generic and Priority Banking Cardholders, or such other limit determined by the Bank from time to time by giving twenty-one (21) calendar days' prior notice to the Cardholder. The Cardholder can perform the Daily Online Purchase Limit setting at any branches of the Bank or via Hong Leong Connect. In addition, with effect from 24 September 2022, the Cardholder can apply for a higher Daily Online Purchase Limit ("Temporary Daily Online Purchase Limit") via Hong Leong Connect and such Temporary Daily Online Purchase Limit shall be valid within a specific time frame selected by the Cardholder ("Date Range"), The Temporary Daily Online Purchase Limit gives the Cardholder a maximum allowable limit of Ringgit Malaysia Thirty Thousand (RM30,000) during the Date Range. The Temporary Daily Online Purchase Limit will cease upon the expiry of the Date Range and thereafter the Online Purchase Limit will revert to the Daily Online Purchase Limit.</p>	<p>12.4 Had Belian Dalam Talian Harian untuk Pemegang Kad Biasa dan Pemegang Kad Perbankan Prioriti ditetapkan pada Ringgit Malaysia Satu Ribu (RM1,000), dengan had maksimum dibenarkan sebanyak Ringgit Malaysia Dua Puluh Ribu (RM20,000) untuk Pemegang Kad Biasa dan Pemegang Kad Perbankan Prioriti, atau suatu amaun lain yang ditentukan oleh Bank dari semasa ke semasa dengan memberikan notis awal dua puluh satu (21) hari kalendar kepada Pemegang Kad. Pemegang Kad boleh melakukan Had Belian Dalam Talian Harian di mana-mana cawangan Bank atau melalui Hong Leong Connect. Selain daripada itu, berkuat kuasa 24 September 2022, Pemegang Kad boleh memohon Had Belian Dalam Talian Harian yang lebih tinggi ("Had Belian Dalam Talian Harian Sementara") melalui Hong Leong Connect dan Had Belian Dalam Talian Sehari-hari Sementara tersebut akan berkuat kuasa sepanjang tempoh masa tertentu yang dipilih oleh Pemegang Kad ("Julat Tarikh"). Had Belian Dalam Talian Harian Sementara memberikan Pemegang Kad had maksimum yang dibenarkan iaitu Ringgit Malaysia Tiga Puluh Ribu (RM30,000) semasa Julat Tarikh. Had Belian Dalam Talian Harian Sementara akan ditamatkan apabila Julat Tarikh berakhir dan selepas itu, Had Belian Runcit akan Kembali kepada Had Belian Dalam Talian Harian.</p>

Explanation: In Document 2, the last sentence incorrectly states that the 'Had Belian Runcit' (Retail Purchase Limit) will revert to the 'Had Belian Dalam Talian Harian' (Daily Online Purchase Limit) after the expiry of the temporary limit. This is inaccurate as it should state that the 'Had Belian Dalam Talian Harian' will revert to the original Daily Online Purchase Limit, not the Retail Purchase Limit.

No. 17

Flags: Inaccurate disclosure

Document 1	Document 2
<p>12.7 The Cardholder who would like to change his/her Notifications via HLB Connect App or SMS transaction alert limit is required to write in for request to change the pre-determined amount/ limit or totally opt out of the Notifications via HLB Connect App and/ or SMS transaction alert service. The Cardholder can obtain the Debit Card/ Debit Card-i i Transaction Alert Service Maintenance Form ("Form") from the nearest Hong Leong Bank branches or the Bank's website at www.hlb.com.my. The Cardholder shall fill up the Form and follow the instructions provided in the Form accordingly in order to change his/her Notifications via HLB Connect App or SMS transaction alert limit/opt out the Notifications via HLB Connect App or SMS transaction alert service.</p>	<p>12.7 Pemegang Kad yang ingin menukar had amaran transaksi melalui Paparan Notifikasi Aplikasi HLB Connect atau khidmat pesanan ringkas ("SMS") dikehendaki membuat permintaan bertulis untuk menukar had yang telah ditetapkan sebelum ini atau menarik diri daripada perkhidmatan amaran transaksi melalui Paparan Notifikasi Aplikasi HLB Connect atau SMS tersebut. Pemegang Kad boleh mendapatkan Borang Penyelenggaraan Perkhidmatan Amaran Transaksi Kad Debit/ Kad Debit-i ("Borang") di mana-mana cawangan Bank atau di Laman Sesawang Bank di www.hlb.com.my. Pemegang Kad perlu melengkapkan Borang tersebut dan mematuhi arahan yang terdapat di dalamnya untuk menukar had amaran transaksi melalui Paparan Notifikasi Aplikasi HLB Connect atau SMS atau menarik diri daripada perkhidmatan amaran transaksi melalui Paparan Notifikasi Aplikasi HLB Connect atau SMS tersebut.</p>

Explanation: In Document 1, the phrase ‘or totally opt out of the Notifications via HLB Connect App and/or SMS transaction alert service’ is included, indicating that cardholders can completely opt out of notifications. In Document 2, the equivalent phrase ‘atau menarik diri daripada perkhidmatan amaran transaksi melalui Paparan Notifikasi Aplikasi HLB Connect atau SMS tersebut’ is present, but it does not explicitly mention the option to ‘totally opt out’ as clearly as in Document 1. This could lead to a misunderstanding about the ability to completely opt out of notifications.

No. 18

Flags: Inaccurate disclosure

Document 1	Document 2
<p>19.3 In the event the Bank extends the time period for the completion of an investigation beyond fourteen (14) calendar days from the date a disputed Card Transaction is first reported, whether orally or in writing, by Cardholder to the Bank, the Bank must: (a) at a minimum, provisionally credit the full amount of the disputed transaction or Ringgit Malaysia Five Thousand (RM5,000), whichever is lower (including any interest or profit where applicable), into the Retail Purchase Account no later than fourteen (14) calendar days from the date the Cardholder provides the Bank with the information set out under Clause 19.2 herein;</p>	<p>19.3 Sekiranya Bank melanjutkan tempoh masa untuk menyelesaikan siasatan selepas empat belas (14) hari kalendar dari tarikh laporan terhadap Transaksi Kad yang dipertikaikan, sama ada secara lisan atau bertulis, oleh Pemegang Kad kepada Bank, Bank boleh: sekurang-kurangnya, sementara mengkreditkan jumlah penuh transaksi yang dipertikaikan atau Ringgit Malaysia Lima Ribu (RM5,000), yang mana lebih rendah (termasuk apa-apa keuntungan yang berkenaan), ke dalam Akaun Pembelian Runcit tidak lewat daripada empat belas (14) hari kalendar dari tarikh Pemegang Kad mengemukakan maklumat yang dinyatakan dalam Klausula 19.2 kepada Bank;</p>

Explanation: In Document 1, the Bank is required to provisionally credit the disputed amount, as indicated by the word ‘must’. In Document 2, the word ‘boleh’ translates to ‘can’, which implies that the Bank has the option to provisionally credit the amount, rather than being required to do so. This discrepancy could lead to different interpretations of the Bank’s obligations.

No. 19

Flags: Inaccurate disclosure

Document 1	Document 2
19.7 Subject to the Cardholder's compliance with its obligations under Clause 19.2, in the event of any chargeback due to a complaint or dispute raised by the Cardholder pertaining to Overseas Transactions (as defined under Clause 20.1 below) transacted in foreign currency through the MCF Enabled Account, the amount of chargeback shall be credited into the Cardholder's MCF enabled Account in the currency of the original transaction.	19.7 Tertakluk kepada kepatuhan Pemegang Kad kepada tanggungjawab yang dinyatakan dalam Klausula 19.2, sekiranya berlaku caj balik akibat aduan atau pertikaian oleh Pemegang Kad mengenai Transaksi Luar Negara (seperti yang ditakrifkan di bawah Klausula 19.1 di bawah) yang dilakukan dalam mata wang asing melalui Akaun Yang Diupayakan Dengan MCF, amaun yang dicaj balik akan dikreditkan ke dalam Akaun Yang Diupayakan Dengan MCF Pemegang Kad dalam mata wang transaksi asal.

Explanation: The reference to the clause defining 'Overseas Transactions' is inconsistent between the two documents. Document 1 refers to Clause 20.1, while Document 2 incorrectly refers to Clause 19.1. This could lead to confusion about where the definition is located.

No. 20

Flags: Misleading statements or features

Document 1	Document 2
20.4 Where the Cardholder uses the Debit Card at ATMs and merchant outlets under the Visa /Mastercard network outside Malaysia, the transaction shall be charged in the official currency of the country concerned and converted into Ringgit Malaysia at such exchange rate and at such time as may be determined by Visa/ Mastercard at its discretion.	20.4 Sekiranya Pemegang Kad menggunakan Kad Debit di ATM dan outlet Peniaga di bawah rangkaian Visa/ Mastercard di luar Malaysia, transaksi akan dicaj menggunakan matawang rasmi negara tersebut dan ditukar ke Ringgit Malaysia pada kadar tukaran yang mungkin ditentukan oleh Visa / Mastercard.

Explanation: The English document specifies that the exchange rate and the time of conversion are determined at Visa/Mastercard's discretion, while the Malay document only mentions the exchange rate being possibly determined by Visa/Mastercard. This could lead to a misunderstanding about the timing of the conversion.

No. 21

Flags: Misleading statements or features

Document 1	Document 2
<p>20.6 For certain Overseas Transactions, the Cardholder is given the option to use the DCC service to convert their transactions in foreign currency into Ringgit Malaysia. However, if DCC is selected: (i) the foreign exchange rate used by the merchant may be higher than the exchange rate determined by Visa or Mastercard; and (ii) the Cardholder will be charged a 1% transaction fee on the converted Ringgit Malaysia amount, and such fees are imposed by Visa or Mastercard.</p>	<p>20.6 Untuk Transaksi Luar Negara tertentu, Pemegang Kad boleh memilih untuk menggunakan perkhidmatan DCC untuk menukarkan transaksi mata wang asing kepada Ringgit Malaysia. Jika DCC dipilih: (i) Kadar pertukaran asing yang digunakan oleh peniaga luar negara bagi urusan DCC mungkin lebih tinggi daripada kadar pertukaran yang ditentukan oleh Visa atau Mastercard. (ii) Pemegang Kad akan dikenakan fi transaksi sebanyak 1% oleh Visa atau Mastercard ke atas amaun Ringgit Malaysia yang ditukarkan, yang merupakan fi yang dikenakan oleh Visa atau Mastercard.</p>

Explanation: The English document states that the 1% transaction fee is imposed by Visa or Mastercard, while the Malay document implies that the fee is charged by Visa or Mastercard. This could lead to confusion about who is responsible for imposing the fee.

No. 22

Flags: Inaccurate disclosure

Document 1	Document 2
<p>If you have any enquiries regarding these T&Cs, you may seek clarification from our staff who attended to you. Alternatively, please email us at hlonline@hlbb.hongleong.com.my or call 03-7626 8899.</p>	<p>Jika anda mempunyai sebarang pertanyaan mengenai T&S ini, anda boleh mendapatkan penjelasan daripada kakitangan kami yang membantu anda. Sebagai alternatif, sila e-mel kepada kami di hlonine@hlbb.hongleong.com.my atau hubungi 03-7626 8899</p>

Explanation: The email address provided in Document 1 is 'hlonline@hlbb.hongleong.com.my', whereas in Document 2, it is 'hlonine@hlbb.hongleong.com.my'. This discrepancy in the email address could lead to communication issues, as emails sent to the incorrect address may not be received.