

# 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: \$0.204445
- Time Taken: 256.06263954751194s

# Discrepancies

Total Discrepancies Found: 7

## No. 1

Flags: Structural Difference

Document 1	Document 2
“3-in-1 JA” 3-in-1 Junior Account that comprises of three (3) accounts, namely Junior Savings Account, Junior Fixed Deposit and Junior Debit Card (linked to the Re-loadable Account).	“JA 3-dalam-1” Akaun Junior 3-dalam-1 terdiri daripada tiga (3) akaun, iaitu Akaun Simpanan Junior, Deposit Tetap Junior dan Kad Junior Debit (yang dipautkan kepada Akaun Isian Semula).

Explanation: The structural difference lies in the naming convention of the account. Document 1 uses ‘3-in-1 JA’ while Document 2 uses ‘JA 3-dalam-1’. This could lead to confusion if the naming is critical for understanding or referencing the account.

## No. 2

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(**In the event the entire JFD is fully withdrawn on or before its respective maturity period or the minimum tenure as HLB may determine at any time with <b>twenty-one (21) calendar days’ prior notice</b> , 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 <b>notis awal dua puluh satu (21) hari</b> , 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 states ‘notis awal dua puluh satu (21) hari’. The Malay version does not specify ‘calendar days’, which could lead to different interpretations regarding the notice period.

## No. 3

Flags: Inaccurate disclosure

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

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. 4

### Flags: Inaccurate disclosure, Major deviations from the English version

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 <b>Ringgit Malaysia Three Thousand (RM3,000)</b> 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.	(iii) Pengeluaran sebahagian JFD adalah dibenarkan dengan pengeluaran minimum sebanyak Ringgit Malaysia Tiga Ribu (RM3,000) atau dalam gandaan <b>Ringgit Malaysia Satu Ribu (RM1,000)</b> 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 can be made in multiples of RM3,000, whereas the translated document states that withdrawals can be made in multiples of RM1,000. This discrepancy could lead to confusion regarding the withdrawal terms.

## No. 5

### Flags: Structural Difference

Document 1	Document 2
(iv) The balance sum of the JFD placement will continue to earn the contracted JFD rate.	(iii) Baki jumlah peletakan JFD akan terus menikmati kadar JFD seperti yang ditetapkan.

Explanation: The content regarding the balance sum of the JFD placement earning the contracted rate is labeled as (iv) in Document 1 and (iii) in Document 2. This structural difference could cause confusion when referencing specific clauses.

## No. 6

### Flags: Structural Difference

Document 1	Document 2
(v) No interest shall be payable on partially withdrawn amounts and premature withdrawals of JFDs, regardless of the number of completed months at the time of partial/premature withdrawal.	(iv) Tiada keuntungan akan dibayar bagi amaun pengeluaran sebahagian dan pengeluaran pramatang JFD, tanpa mengambil kira bilangan bulan yang telah lengkap pada masa pengeluaran sebahagian/pramatang itu dibuat.

Explanation: The content regarding no interest being payable on partially withdrawn amounts and premature withdrawals is labeled as (v) in Document 1 and (iv) in Document 2. This structural difference could cause confusion when referencing specific clauses.

## No. 7

### 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 <a href="mailto:hlonline@hlbb.hongleong.com.my">hlonline@hlbb.hongleong.com.my</a>	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 <a href="mailto:hlonline@hlbb.hongleong.com.my">hlonline@hlbb.hongleong.com.my</a>

Explanation: Document 1 includes an additional sentence offering a copy of the terms and conditions in Bahasa Malaysia, which is missing in Document 2. This could lead to a lack of information for those who might need the document in Bahasa Malaysia.