

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: \$1.1257
- Time Taken: 207.58112689992413s

Discrepancies

Total Discrepancies Found: 18

No. 1

Flags: Inaccurate disclosure

Document 1	Document 2
1.26 $\frac{1}{2}$ DCC $\frac{1}{2}$ 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 $\frac{1}{2}$ DCC $\frac{1}{2}$ 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 $\frac{1}{2}$ MCF Enabled Account $\frac{1}{2}$ 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 $\frac{1}{2}$ Akaun Diaktifkan MCF $\frac{1}{2}$ bermaksud Akaun Pemegang Kad di mana MCF (seperti yang ditakrifkan dalam Klausula 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 refers to 'Retail Purchase Account', while the Malay document refers to 'akaun yang dipautkan ke Kad Debit' (account linked to the Debit Card). The Malay version adds an additional description that is not present in the English version, which could lead to different interpretations of what constitutes an MCF Enabled Account.

No. 3

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 PemegangKad akan dianggap telah menerima rekod dan catatan di dalam Penyata sebagai betul, akhir danmuktamad. 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: Document 2 includes an additional statement 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 lead to a different interpretation of the Cardholder's rights.

No. 4

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 ½ 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 1 specifies immediate notification to the Bank via specific contact numbers in Malaysia, whereas Document 2 mentions notifying the Bank as soon as reasonably practicable without specifying contact numbers. Additionally, Document 2 includes instructions about not leaving the card unattended or disclosing PIN/details to third parties, which is not explicitly mentioned in Document 1.

No. 5

Flags: Major deviations from the English version, 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 memaklum 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 1 includes additional conditions under which the Cardholder would remain liable for unauthorized transactions, such as disclosing banking credentials and the requirement to cooperate with the Bank in investigations. These conditions are missing in Document 2, which could lead to different interpretations of liability.

No. 6

Flags: Inaccurate disclosure, Major deviations from the English version

Document 1	Document 2
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: (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;	8.6.2 tangguh dalam memaklum Bank secepat mungkin setelah diketahui kehilangan atau penggunaan tanpa kebenaran Kad Kredit;

Explanation: Document 1 specifies two scenarios for delay in notification: loss or unauthorized use of the Card, and any security breach of banking credentials or loss of a security device. Document 2 only mentions the loss or unauthorized use of the Card, omitting the security breach scenario, which could lead to a misunderstanding of the conditions under which the Cardholder must notify the Bank.

No. 7

Flags: Structural Difference

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: The structure of the conditions under which the Cardholder would not be liable for unauthorized transactions differs between the documents. Document 1 uses a list format with Roman numerals and subpoints, while Document 2 uses a decimal numbering system. This structural difference could affect readability and interpretation.

No. 8

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 makluman 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 makluman 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 until the Bank receives written notice and the cut Debit Card. This could lead to different interpretations of when the liability ends.

No. 9

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 $\frac{1}{2}$ 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 could lead to confusion or incorrect information being accessed by the Cardholder.

No. 10

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 could affect the Cardholder's understanding of the terms.

No. 11

Flags: Inaccurate disclosure

Document 1	Document 2
13.1 Where the Retail Purchase Account is linked to the Debit Card be a Savings Account-i or Current Account-i , the Debit Card can only be used for the purchase of Shariah-compliant Goods and Services.	13.1 Apabila Akaun Pembelian Runcit yang dipautkan dengan Kad Debit adalah Akaun Simpanan atau Akaun Semasa-i , Kad Debit hanya boleh digunakan untuk pembelian barang dan perkhidmatan yang mematuhi Syariah.

Explanation: In Document 1, the phrase 'be a Savings Account-i or Current Account-i' is used, which seems to be a grammatical error or mistranslation. Document 2 correctly uses 'adalah Akaun Simpanan atau Akaun Semasa-i', which translates to 'is a Savings Account or Current Account-i'.

No. 12

Flags: Structural Difference

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; (b) credit the remaining amount of the disputed Card Transaction (including any interest or profit where applicable) no later than thirty (30) calendar days from the date of the first crediting where the Bank has provisionally credited an amount into the Retail Purchase Account in accordance with Clause 19.3(a) herein which is lesser than the amount of the disputed Card Transaction; and (c) allow the Cardholder the full use of the provisionally credited funds.</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; (a) mengkredit baki Transaksi Kad yang dipertikaikan (termasuk apa-apa keuntungan yang berkenaan) tidak lewat daripada tiga puluh (30) hari kalendar daripada tarikh perkreditan pertama dana sementara ke dalam Akaun Pembelian Runcit oleh Bank mengikut Klausula 19.3 (a) di mana dana tersebut adalah kurang daripada amaun Transaksi Kad yang dipertikaikan; dan (b) membenarkan Pemegang Kad menggunakan sepenuhnya dana sementara yang dikreditkan.</p>

Explanation: In Document 1, the sub-points under clause 19.3 are labeled as (a), (b), and (c), whereas in Document 2, they are labeled as (a) and (b). This structural difference could lead to confusion in referencing specific sub-points.

No. 13

Flags: Inaccurate disclosure, Major deviations from the English version

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 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. 14

Flags: Structural Difference

Document 1	Document 2
<p>19.5 Notwithstanding and without prejudice to the generality of the clauses in these T&Cs, the Cardholder expressly agrees that: (a) the use of the Debit Card is at the Cardholder's own risk and the Cardholder shall assume all risk incidental to or arising out of the use of the Debit Card; and (b) the Cardholder shall not make or attempt to make any false, fraudulent or unlawful claims in respect of the disputed Card Transaction whether directly or indirectly. The Bank reserves the right at any time in its discretion to commence and institute legal action and/or such other proceedings as the Bank may deem necessary against the Cardholder upon the Bank discovering or becoming aware of any false or fraudulent or unlawful claims in connection with or arising from the disputed Card Transaction.</p>	<p>19.5 Tanpa mengambilkira dan tanpa prejudis kepada sebutan umum Klausa di dalam T&S ini, Pemegang Kad bersetuju bahawa: (a) penggunaan Kad Debit adalah atas risiko Pemegang Kad sendiri dan Pemegang Kad harus menanggung semua risiko yang berkaitan atau yang timbul daripada penggunaan Kad Debit; dan (b) Pemegang Kad tidak boleh membuat atau cuba untuk membuat apa-apa dakwaan palsu, penipuan atau menyalahi undang-undang berkenaan dengan Transaksi Kad yang dipertikaikan sama ada secara langsung atau tidak langsung. Bank berhak pada bila-bila masa untuk memulakan dan memulakan dan mengambil tindakan undang-undang dan/atau apa-apa prosiding lain sebagaimana yang Bank fikirkan perlu terhadap Pemegang Kad setelah Bank menemui atau menyedari tentang apa-apa tuntutan yang palsu atau penipuan atau menyalahi undang-undang berkaitan dengan atau yang timbul daripada Transaksi Kad yang dipertikaikan.</p>

Explanation: The structure of the clauses is consistent between the documents, but there is a repetition in the Malay version ('memulakan dan memulakan') which is not present in the English version. This could be a typographical error in the translation.

No. 15

Flags: Inaccurate disclosure

Document 1	Document 2
20.3 The Cardholder may use the Debit Card for cash withdrawal through designated ATMs installed in such approved countries as shall be determined by the Bank and/or any of Visa/Mastercard subject to all such charges imposed by Visa/Mastercard and/or the Bank including all such charges stipulated under Clauses 20.5 and 20.6.	20.3 Pemegang Kad boleh menggunakan Kad Debit untuk pengeluaran tunai melalui ATM tertentu yang dipasang di negara yang diluluskan sebagaimana ditetapkan oleh Bank dan/atau mana-mana Visa/Mastercard tertakluk bahawa semua caj yang dikenakan oleh Visa International/MasterCard International dan/atau Bank termasuk semua caj yang dinyatakan di dalam Klausula 20.5 dan 20.6.

Explanation: The phrase 'any of Visa/Mastercard' in Document 1 is translated as 'mana-mana Visa/Mastercard' in Document 2. While 'mana-mana' can mean 'any', it can also imply 'whichever', which might not fully capture the intended meaning of 'any of' in the context of the original document.

No. 16

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 phrase 'at its discretion' in Document 1 is not explicitly translated in Document 2. This omission could lead to a misunderstanding of the flexibility Visa/ Mastercard has in determining the exchange rate.

No. 17

Flags: Misleading statements or features

Document 1	Document 2
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.	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 urusniaga 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.

Explanation: The word ' mungkin ' (meaning 'may' or 'might') is placed in a way that could be interpreted as applying to the entire clause, potentially altering the certainty of the statement compared to Document 1.

No. 18

Flags: Inaccurate disclosure

Document 1	Document 2
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.	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 hlonline@hlbb.hongleong.com.my atau hubungi 03-7626 8899

Explanation: The email address in Document 1 is 'hlonline@hlbb.hongleong.com.my', while in Document 2 it is 'hlonine@hlbb.hongleong.com.my'. This discrepancy in the email address could lead to communication issues.