

# 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: \$0.83044
- Time Taken: 683.0885080001317s

# Discrepancies

Total Discrepancies Found: 29

## No. 1

### Flags: Inaccurate disclosure

Document 1	Document 2
1.14 “Card Transaction” means transaction effected by the use of Debit Card for both local and overseas transactions; face-to-face Card Present Transactions as well as <b>non-face-to-face Card-Not-Present Transactions and Contactless Transactions (where applicable)</b> .	1.14 “Transaksi Kad” bermaksud transaksi yang dilaksanakan dengan menggunakan Kad Debit untuk urus niaga tempatan dan luar negara; Transaksi dengan Kad secara bersemuka serta <b>Transaksi Tanpa Kad dan Transaksi Tanpa Sentuhan secara tidak bersemuka (di mana berkenaan)</b> .

Explanation: The English document specifies ‘non-face-to-face Card-Not-Present Transactions and Contactless Transactions (where applicable)’ while the Malay document translates this as ‘Transaksi Tanpa Kad dan Transaksi Tanpa Sentuhan secara tidak bersemuka (di mana berkenaan)’. The translation implies that both ‘Card-Not-Present’ and ‘Contactless Transactions’ are non-face-to-face, which may not be accurate as ‘Contactless Transactions’ can occur face-to-face.

## No. 2

### 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 Klausula 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 Klausula 20.

Explanation: The English document mentions ‘including Card Transactions quoted in foreign currency’, while the Malay document translates this as ‘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 explicitly mentioned in the English version, potentially altering the scope of transactions covered by DCC.

## No. 3

### 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 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 version specifies that the MCF Enabled Account may include a 'Retail Purchase Account,' while the Malay version mentions 'akaun yang dipautkan ke Kad Debit' (account linked to the Debit Card) before mentioning the Retail Purchase Account. This could lead to confusion about what accounts are included under the MCF Enabled Account.

## No. 4

### Flags: Inaccurate disclosure

Document 1	Document 2
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, <b>amongst others</b> : (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.	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, <b>antara lain</b> : (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.

Explanation: The phrase 'amongst others' in Document 1 is translated as 'antara lain' in Document 2. While this is a common translation, 'antara lain' can imply a more limited scope than 'amongst others,' which could lead to a misunderstanding of the range of functionalities offered by the MCF.

## No. 5

### Flags: Inaccurate disclosure

Document 1	Document 2
1.45 "Notifications via HLB Connect App" means a <b>push notification feature</b> that allows the Cardholder to receive the Card notifications via the HLB Connect App.	1.45 "Paparan Notifikasi HLB Connect App" bermaksud <b>ciri notifikasi tolak</b> yang membolehkan Pemegang Kad menerima notifikasi melalui HLB Connect App.

Explanation: The term 'push notification feature' is translated as 'ciri notifikasi tolak' in Document 2. While 'notifikasi tolak' is a direct translation, it may not be as commonly understood in Malay as 'push notification' is in English, potentially leading to confusion about the feature.

## No. 6

### Flags: Inaccurate disclosure

Document 1	Document 2
1.46 "One-Time Password (OTP)" means a unique, single-use 6-digit code that is sent via SMS or Card OTP in HLB Connect App to perform certain online transactions or <b>actions</b> ;	1.46 "One-Time Password (OTP)" bermaksud kod 6-digit yang unik dan sekali guna yang dihantar melalui SMS atau Kad OTP dalam Aplikasi HLB Connect untuk melakukan transaksi dalam talian tertentu atau <b>tinkdakan</b> .

Explanation: The word 'actions' in Document 1 is translated as 'tinkdakan' in Document 2, which appears to be a typographical error for 'tindakan.' This could lead to confusion or misinterpretation of the intended meaning.

## No. 7

### Flags: Misleading statements or features

Document 1	Document 2
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.	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, <b>dan sebarang tuntutan atau dakwa terhadap Bank yang mendakwa Penyata itu adalah salah adalah tidak sah.</b>

Explanation: The English document does not include the statement that any claim or allegation against the Bank that the Statement is incorrect is invalid, which is present in the Malay document. This could mislead the Cardholder into believing they have no recourse if they find an error after the 14-day period.

## No. 8

### Flags: Inaccurate disclosure

Document 1	Document 2
The Bank shall release the amounts on hold if the corresponding Card Transactions are not presented to the Bank for payment <b>within such periods as the Bank deems fit.</b>	Bank hendaklah mengeluarkan jumlah yang ditahan jika Transaksi Kad yang sepadan tidak dikemukakan kepada Bank untuk pembayaran <b>dalam tempoh yang dianggap sesuai oleh Bank.</b>

Explanation: The phrase 'within such periods as the Bank deems fit' in Document 1 is translated as 'dalam tempoh yang dianggap sesuai oleh Bank' in Document 2. While the translation is generally accurate, the phrase could be interpreted differently in terms of the flexibility or discretion allowed to the Bank. This could lead to different interpretations of the time frame in which the Bank may release the amounts on hold.

## No. 9

### Flags: Inaccurate disclosure

Document 1	Document 2
The Cardholder further expressly agrees that the Bank shall have the right to place a hold back onto the Retail Purchase Account and to debit the Retail Purchase Account if the Card Transactions are likely to be or are presented for payment subsequently by the Authorised Merchants upon expiry of <b>twenty-one one (21) calendar days</b> .	Pemegang Kad selanjutnya dengan nyata bersetuju bahawa Bank berhak untuk menahan Akaun Belian Runcit dan mendebit Akaun Belian Runcit jika Transaksi Kad berkemungkinan akan atau dibentangkan untuk pembayaran kemudiannya oleh Pedagang Dibenarkan apabila tamat tempoh <b>dua puluh satu satu (21) hari kalendar</b> .

Explanation: The phrase 'twenty-one one (21) calendar days' in Document 1 is translated as 'dua puluh satu satu (21) hari kalendar' in Document 2. The repetition of 'one' in both documents seems to be a typographical error, but it is consistently translated. This could potentially cause confusion regarding the actual duration.

## No. 10

### 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 (NSRC) if the event occurs in Malaysia. Document 2, however, does not mention the NSRC and instead advises notifying the Bank as soon as reasonably possible. This discrepancy could lead to confusion about the urgency and the correct procedure for reporting such events in Malaysia.



## No. 11

### 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 that the cardholder should not leave the Debit Card unattended or disclose the PIN and/or card details to any third party. This information is not present in Document 1, which could lead to a lack of awareness about these specific precautions among English-speaking cardholders.

## No. 12

### 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.</p>	<p>8.6 Pemegang Kad tidak akan dipertanggungjawab ke atas urus 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 not be liable for unauthorized transactions, specifically mentioning the security breach of banking credentials or the loss of a security device, and the requirement for the Cardholder to cooperate with the Bank in the investigation. These details are missing in Document 2.

## No. 13

### 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 urus 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: In Document 2, the term 'Kad Kredit' (Credit Card) is used instead of 'Kad Debit' (Debit Card) in several instances within Clause 8.6. This could lead to confusion as the document is supposed to address Debit Card terms and conditions.

## No. 14

### Flags: Inaccurate disclosure

Document 1	Document 2
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.	Pemegang Kad akan kekal bertanggungjawab ke atas urusan niaga tanpa kebenaran jika terbukti bertindak dalam apa-apa cara seperti yang disenaraikan (i) hingga (vi) di atas. Ini termasuk sebelum atau selepas penerimaan pengesahan bertulis Pemegang Kad oleh Bank. Walau bagaimanapun, keputusan Bank akan dianggap muktamad, konklusif dan mengikat dalam perkara ini ke atas Pemegang Kad.

Explanation: The English document specifies 'the Bank's receipt of the Cardholder's written confirmation,' while the Malay document translates it as 'penerimaan pengesahan bertulis Pemegang Kad oleh Bank,' which could imply a different nuance. The English version suggests the Bank's action of receiving, while the Malay version could be interpreted as the Cardholder's action of providing confirmation.

## No. 15

### Flags: Inaccurate disclosure

Document 1	Document 2
The Bank may, at the request of the Cardholder, but without being obliged in law, replace the lost, stolen or damaged Debit Card upon payment of a fee. The replacement Debit Card shall be subject to the terms and conditions in these T&Cs as if it was the original Debit Card.	Bank boleh, atas permintaan Pemegang Kad, tetapi tanpa diwajibkan di sisi undang-undang, mengganti Kad Debit yang hilang, dicuri atau rosak dengan mengenakan bayaran fi. <b>Kad Debit gentian</b> adalah tertakluk kepada terma dan syarat di dalam T&S ini sebagaimana Kad Debit asal.

Explanation: The Malay document uses the term 'Kad Debit gentian,' which seems to be a mistranslation or typographical error. It should refer to the 'replacement Debit Card,' but 'gentian' does not convey this meaning accurately.

## No. 16

### Flags: Inaccurate disclosure

Document 1	Document 2
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.	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 Malay document adds a condition 'sebelum Bank menerima makluman bertulis mengenai penamatan dan pengembalian Kad Debit dipotong dua kepada Bank,' which is not present in the English document. This implies that the Cardholder remains liable until the Bank receives the written notice and the cut card, which is a stricter condition than stated in the English version.

## No. 17

### Flags: Major deviations from the English version, 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 <a href="http://www.hlb.com.my/dc1">www.hlb.com.my/dc1</a> 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 <a href="http://www.hlb.com.my/dc2">www.hlb.com.my/dc2</a> atau imbas di sini:</p>

Explanation: The URL provided for the full list of fees and charges differs between the two documents. Document 1 provides the URL [www.hlb.com.my/dc1](http://www.hlb.com.my/dc1), while Document 2 provides [www.hlb.com.my/dc2](http://www.hlb.com.my/dc2). This discrepancy could lead to confusion or misdirection for the Cardholder seeking information.

## No. 18

**Flags: Major deviations from the English version, 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. <b>Fi Tahunan tidak akan dikembalikan.</b>

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 regarding the Annual Fee.

## No. 19

**Flags: Inaccurate disclosure**

Document 1	Document 2
11.1 The Fee and all other monies to be paid by Cardholder to the Bank under these T&Cs, including any amount representing reimbursements to be paid by Cardholder to the Bank is exclusive of any Tax, and shall be paid without any set-off, restriction or condition and without any deduction for or on account of any counterclaim or any deduction or withholding.	11.1 Sebarang yuran perkhidmatan dan sebarang pembayaran yang kena dibuat oleh Pemegang Kad kepada Bank dibawah T&S ini, termasuk sebarang jumlah yang mewakili pembayaran ganti untuk dibayar oleh Pemegang Kad kepada Bank, adalah tidak termasuk Cukai, dan perlu dijelaskan tanpa sebarang pengecualian, syarat dan tanpa sebarang potongan bagi sebarang jumlah tuntutan balas atau sebarang potongan atau sekatan.

Explanation: In Document 1, the phrase ‘without any set-off, restriction or condition and without any deduction for or on account of any counterclaim or any deduction or withholding’ is translated in Document 2 as ‘tanpa sebarang pengecualian, syarat dan tanpa sebarang potongan bagi sebarang jumlah tuntutan balas atau sebarang potongan atau sekatan.’ The term ‘restriction’ is not accurately translated, which could lead to a misunderstanding of the conditions under which payments are to be made.

## No. 20

### Flags: Inaccurate disclosure

Document 1	Document 2
11.2 In the event the Cardholder is required by law to make any deduction or withholding from the Fee and/or all other monies payable to the Bank under these T&Cs in respect of any Tax or otherwise, the sum payable by the Cardholder in respect of which the deduction or withholding is required shall be increased so that the net Fee and/or the net amount of monies received by the Bank is equal to that which the Bank would otherwise have received had no deduction or withholding been required or made.	11.2 Pada sebarang masa atau keadaan dimana Pemegang Kad dituntut oleh undang-undang untuk membuat sebarang potongan atau menahan dari yuran perkhidmatan dan/atau semua wang lain yang kena dibayar kepada di bawah T&S ini berkaitan dengan Cukai atau sebaliknya, jumlah yang kena dibayar oleh Pemegang Kad dalam hal di mana potongan atau penahanan cukai diperlukan akan ditambah supaya yuran perkhidmatan dan/atau jumlah bersih wang yang diterima oleh Bank kekal dengan apa yang Bank sepatutnya menerima jika sebarang potong atau pengecualian tidak dikenakan.

Explanation: The phrase ‘the sum payable by the Cardholder in respect of which the deduction or withholding is required shall be increased’ in Document 1 is translated as ‘jumlah yang kena dibayar oleh Pemegang Kad dalam hal di mana potongan atau penahanan cukai diperlukan akan ditambah’ in Document 2. The translation does not clearly convey the requirement that the sum should be increased to ensure the net amount received by the Bank is unaffected by the deduction or withholding.



## No. 21

### Flags: Inaccurate disclosure

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&amp;Cs by the Bank, a corresponding adjustment may <b>at the Bank's discretion</b> 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&amp;S ini daripada Bank atau segala yang berkaitan dengannya, satu pelarasan, <b>tertakluk pada budi bicara</b>, boleh dibuat diantara Bank and Pemegang Kad dan pada keadaan sedemikian, sebarang pembayaran berkaitan pelarasan tersebut, haruslah dijelaskan sepenuhnya.</p>

Explanation: The phrase 'at the Bank's discretion' in Document 1 is translated as 'tertakluk pada budi bicara' in Document 2, which could imply discretion but is not explicitly linked to the Bank. This could lead to ambiguity about whose discretion is being referred to.

## No. 22

### Flags: Missing paragraphs or information

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 kewajiban-kewajibannya 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 translation in Document 2 includes the condition 'Jika terdapat, Cukai baru yang telah berkuatkuasa' which implies the tax must already be in effect, whereas Document 1 does not specify this condition. This could lead to a misunderstanding about when the Cardholder's cooperation is required.

## No. 23

### Flags: Inaccurate disclosure

Document 1	Document 2
<p>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 <b>Online Purchase Limit</b> will revert to the Daily Online Purchase Limit.</p>	<p>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, <b>Had Belian Runcit</b> akan Kembali kepada Had Belian Dalam Talian Harian.</p>

Explanation: In Document 1, it states that the limit will revert to the 'Online Purchase Limit,' whereas in Document 2, it incorrectly states that it will revert to the 'Retail Purchase Limit.' This is an inaccurate disclosure as it changes the meaning of the policy.

## No. 24

### Flags: Inaccurate disclosure

Document 1	Document 2
<p>12.7 The Cardholder who would like to change his/her <b>Notifications via HLB Connect App or SMS transaction alert limit</b> 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 <a href="http://www.hlb.com.my">www.hlb.com.my</a>. 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 <b>had amaran transaksi melalui Paparan Notifikasi Aplikasi HLB Connect atau khidmat pesanan ringkas ("SMS")</b> 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 <a href="http://www.hlb.com.my">www.hlb.com.my</a>. 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: The English document specifies 'Notifications via HLB Connect App or SMS transaction alert limit', while the Malay document translates it as 'had amaran transaksi melalui Paparan Notifikasi Aplikasi HLB Connect atau khidmat pesanan ringkas ("SMS")'. The translation is slightly inaccurate as it does not explicitly mention 'transaction alert limit', which could lead to confusion about whether it refers to the limit or the notification itself.

## No. 25

### 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 <b>must</b>: (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 <b>boleh</b>: 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 Klausa 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 Klausa 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 Bank is required to take specific actions ('must') if the investigation period is extended beyond fourteen days. In Document 2, the language used ('boleh') suggests that the Bank has the option to take these actions, which implies a lack of obligation. This discrepancy could lead to different interpretations of the Bank's responsibilities.

## No. 26

### Flags: Inaccurate disclosure

Document 1	Document 2
20.1 The Cardholder may use the Debit Card to perform Card Transaction(s) and ATM Card Transactions outside Malaysia ("Overseas Transactions") where there are Authorised Merchant and/or Authorised Cash Outlets provided that the Cardholder has opted to allow Overseas Transactions to be performed on the relevant Debit Card in accordance with <b>Clause 20.1 herein</b> .	20.1 Pemegang Kad boleh menggunakan Kad Debit untuk melakukan Transaksi Kad dan Transaksi Kad ATM di luar Malaysia ("Transaksi Luar Negara") di mana terdapat Peniaga Sah dan/atau Saluaran Tunai yang dibenarkan dengan syarat bahawa Pemegang Kad telah memilih untuk membenarkan Transaksi Luar Negara yang akan dilaksanakan pada Kad Debit yang berkaitan <b>Klausa 20.1 di dalam ini</b> .

Explanation: The phrase 'in accordance with Clause 20.1 herein' in Document 1 is translated as 'Klausa 20.1 di dalam ini' in Document 2. The translation is slightly inaccurate as it does not convey the same legal precision as the original English version. The phrase 'herein' implies a specific reference within the document, which is not clearly captured in the Malay translation.

## No. 27

### Flags: Misleading statements or features

Document 1	Document 2
20.2 All Overseas Transactions shall be subject to the laws existing in the country where the transaction originates. For all Card Transactions, the exchange rate, where applicable, shall be the <b>prevailing spot exchange rates</b> on the date of transaction.	20.2 Semua Transaksi Luar Negara melalui transaksi ATM dan Transaksi Kad adalah tertakluk kepada undang-undang sedia ada di negara di mana transaksi dilakukan. Untuk semua Transaksi Kad, kadar tukaran, di mana berkaitan, adalah <b>kadar tukaran serta-merta semasa</b> pada tarikh transaksi.

Explanation: The term 'prevailing spot exchange rates' in Document 1 is translated as 'kadar tukaran serta-merta semasa' in Document 2. The translation could be misleading as 'serta-merta' implies immediacy, which may not accurately reflect the financial term 'spot exchange rates' that refers to the current market rate at the time of the transaction.

## No. 28

### 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 <b>20.5 and 20.6</b> .	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 <b>20.5 dan 20.6</b> .

Explanation: The phrase 'Visa/Mastercard' in Document 1 is translated as 'Visa International/MasterCard International' in Document 2. This could be seen as an inaccurate disclosure because the addition of 'International' may imply a broader scope than intended in the original document.

## No. 29

### Flags: Inaccurate disclosure

Document 1	Document 2
<p>If you have any enquiries regarding these T&amp;Cs, 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> or call 03-7626 8899.</p>	<p>Jika anda mempunyai sebarang pertanyaan mengenai T&amp;S ini, anda boleh mendapatkan penjelasan daripada kakitangan kami yang membantu anda. Sebagai alternatif, sila e-mel kepada kami di <a href="mailto:hlonine@hlbb.hongleong.com.my">hlonine@hlbb.hongleong.com.my</a> 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'. The missing 'l' in the email address in Document 2 could lead to communication issues.