

Document Comparison with gemini-2.0-flash-exp

- 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: \$0.0
- Time Taken: 224.0331704998389s

Discrepancies

Total Discrepancies Found: 72

No. 1

Flags: Structural Difference

Document 1	Document 2
1.5 “ATM” means the automated teller machines: (a) installed by the Bank or any member of the Shared ATM Network (SAN); and/or (b) designated by the Bank or Visa/Mastercard, for the use of the Cardholder.	1.5 “ATM” bermaksud mesin juruwang automatik: (a) yang dipasang oleh Bank atau mana-mana ahli Rangkaian ATM Kongsi (Shared ATM Network (SAN)); dan/atau (b) ditetapkan oleh Bank atau Visa/Mastercard, untuk penggunaan Pemegang Kad.

Explanation: The English version uses (a) and (b) while the Malay version uses (a) and (b) as well. This is a structural difference.

No. 2

Flags: Inaccurate disclosure, Misleading statements or features

Document 1	Document 2
1.8 “Authorised Merchant” means any retailer or corporation which pursuant to a Merchant Agreement agrees to accept or cause its outlets to accept the Debit Card for payment or pursuant to a legal arrangement with MyDebit/Visa/Mastercard agree to accept or cause its outlets to accept the facilities offered by co-branded Visa/Mastercard for payment.	1.8 “Peniaga Sah” bermaksud mana-mana peruncit atau perbadanan yang mana selaras dengan Perjanjian Peniaga bersetuju untuk menerima atau menyebabkan outletnya menerima Kad Debit untuk pembayaran atau menurut kepada perkiraan undang-undang dengan MyDebit/Visa/Mastercard bersetuju untuk menerima atau menyebabkan rangkaiannya untuk menerima kemudahan yang ditawarkan bergabung atau berkongsi jenama Visa/Mastercard untuk pembayaran.

Explanation: The English version states ‘...agree to accept or cause its outlets to accept the facilities offered by co-branded Visa/Mastercard for payment.’ The Malay version translates this as ‘...bersetuju untuk menerima atau menyebabkan rangkaianannya untuk menerima kemudahan yang ditawarkan bergabung atau berkongsi jenama Visa/Mastercard untuk pembayaran.’ The Malay version uses ‘rangkaiannya’ (its network) instead of ‘outletnya’ (its outlets), which is a significant difference in meaning.

No. 3

Flags: Inaccurate disclosure

Document 1	Document 2
1.10 “Bank” means either Hong Leong Bank Berhad (193401000023 (97141-X)) or Hong Leong Islamic Bank Berhad (200501009144 (686191-W)) and includes its successors-in-title and assigns.	1.10 “Bank” bermaksud sama ada Hong Leong Bank Berhad (193401000023 (97141-X)) atau Hong Leong Islamic Bank Berhad (200501009144 (686191-W)) dan termasuk pewaris-namanya dan pemegang serah-hak dibenarkan.

Explanation: The English version states ‘...and includes its successors-in-title and assigns.’ The Malay version translates this as ‘...dan termasuk pewaris-namanya dan pemegang serah-hak dibenarkan.’ The Malay version uses ‘pewaris-namanya’ (its successors-in-name) and ‘pemegang serah-hak dibenarkan’ (authorized assignees) which is not a direct translation of ‘successors-in-title and assigns’.

No. 4

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 non-face-to-face Card- Not-Present Transactions and Contactless Transactions (where applicable).	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 Transaksi Tanpa Kad dan Transaksi Tanpa Sentuhan secara tidak bersemuka (di mana berkenaan).

Explanation: The English version states ‘...for both local and overseas transactions; face-to-face Card Present Transactions as well as non-face-to-face Card- Not-Present Transactions and Contactless Transactions (where applicable).’ The Malay version translates this as ‘...untuk urus niaga tempatan dan luar negara; Transaksi dengan Kad secara bersemuka serta Transaksi Tanpa Kad dan Transaksi Tanpa Sentuhan secara tidak bersemuka (di mana berkenaan).’ The Malay version omits the ‘face-to-face Card Present Transactions as well as non-face-to-face Card- Not-Present’ part of the sentence.

No. 5

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 version states ‘...which provides a choice to pay/withdraw cash in Ringgit Malaysia (including Card Transactions quoted in foreign currency)...’. The Malay version translates this as ‘...yang memberi pilihan pembayaran / pengeluaran tunai dalam Ringgit Malaysia (termasuk pembelian di luar negara dan pembelian dalam talian dalam mata wang asing)...’. The Malay version incorrectly specifies ‘pembelian di luar negara dan pembelian dalam talian dalam mata wang asing’ instead of ‘Card Transactions quoted in foreign currency’.

No. 6

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 states ‘...which may include a Retail Purchase Account.’ The Malay version translates this as ‘...yang mungkin termasuk akaun yang dipautkan ke Kad Debit. telah diaktifkan, yang mungkin termasuk Akaun Pembelian Runcit.’ The Malay version incorrectly adds ‘akaun yang dipautkan ke Kad Debit. telah diaktifkan’ which is not in the English version.

No. 7

Flags: Inaccurate disclosure

Document 1	Document 2
1.42 “MyDebit” means a domestic Debit Card scheme that allows the Cardholder to make payment for goods and/or services in-store, online store or withdraw cash at the participating Authorised Merchant by debiting directly from the Cardholder’s Retail Purchase Account.	1.42 “MyDebit” bermaksud suatu skim kad debit domestik yang membenarkan Pemegang Kad untuk membuat bayaran bagi pembelian barangan dan/atau perkhidmatan dengan mendebit secara langsung dari Akaun Pembelian Runcit Pemegang Kad.

Explanation: The English version states ‘...in-store, online store or withdraw cash at the participating Authorised Merchant...’. The Malay version translates this as ‘...membuat bayaran bagi pembelian barangan dan/atau perkhidmatan dengan mendebit secara langsung dari Akaun Pembelian Runcit Pemegang Kad.’ The Malay version omits the ‘in-store, online store or withdraw cash at the participating Authorised Merchant’ part of the sentence.

No. 8

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 English version states ‘...wherein the Hong Leong Pay&Save accountholders can only tag the Retail Purchase Account to Hong Leong Pay&Save account.’ The Malay version translates this as ‘...dan hanya boleh dipautkan kepada Akaun Pembelian Runcit ke Akaun Pay&Save Hong Leong.’ The Malay version omits the ‘wherein the Hong Leong Pay&Save accountholders can’ part of the sentence.

No. 9

Flags: Inaccurate disclosure

Document 1	Document 2
1.55 “Retail Transaction” means all purchase of goods or services charged to the Debit Card at the Authorised Merchant where the Debit Card can be accepted for payment locally and overseas including Online Purchases, Touch ‘n Go auto-reload, Petrol Purchases, auto-billing/recurring transactions and excluding cash withdrawals, fund transfer, annual fees payment and other Services/ miscellaneous fees as defined by the Bank from time to time with prior notice.	1.55 “Transaksi Runcit” bermaksud transaksi yang menggunakan Kad Debit di Peniaga Sah di mana Kad Debit boleh diterima untuk pembayaran di dalam dan luar negara termasuk Pembelian Dalam Talian, tambah nilai Touch ‘n Go secara automatik, Pembelian Petrol, Auto Bill/ transaksi urusanniaga yang berulang dan tidak termasuk pengeluaran wang tunai, pemindahan dana, pembayaran yuran tahunan dan perkhidmatan lain/yuran pelbagai seperti yang ditakrifkan oleh Bank dari semasa ke semasa dengan memberi notis terlebih dahulu.

Explanation: The English version states ‘...charged to the Debit Card at the Authorised Merchant where the Debit Card can be accepted for payment locally and overseas including Online Purchases...’. The Malay version translates this as ‘...menggunakan Kad Debit di Peniaga Sah di mana Kad Debit boleh diterima untuk pembayaran di dalam dan luar negara termasuk Pembelian Dalam Talian...’. The Malay version uses ‘menggunakan Kad Debit’ (using the Debit Card) instead of ‘charged to the Debit Card’ which is a significant difference in meaning.

No. 10

Flags: Inaccurate disclosure

Document 1	Document 2
<p>1.57 “Security Codes” means the security codes given by the Bank to the Cardholder for access to the respective Services comprising of the PIN (for ATM Services), IPIN (for Hong Leong Connect), HLB Connect Code (for Hong Leong Connect), and includes any other user name, password, personal identification number, digital certificate or any other security codes as the Bank may issue from time to time for access to all or any of the Services and reference to the term “Security Codes” shall mean the security code or codes relevant to the respective Services as the context shall require.</p>	<p>1.57 “Kod Keselamatan” bermaksud kod keselamatan yang diberikan oleh Bank kepada Pemegang Kad untuk mengakses Perkhidmatan berkaitan yang merangkumi PIN (untuk Perkhidmatan ATM), IPIN (untuk Hong Leong Connect), HLB Connect Code (untuk Hong Leong Connect) dan termasuk lain-lain nama pengguna, kata laluan, nombor pengenalan peribadi, sijil digital atau lain-lain kod keselamatan yang mungkin dikeluarkan oleh Bank dari semasa ke semasa untuk mengakses semua atau mana-mana Perkhidmatan dan rujukan untuk terma “Kod Keselamatan” akanbermaksud kod atau kod-kod keselamatan berkaitan dengan Perkhidmatan tersebut sebagaimanadiperlukan.</p>

Explanation: The English version states ‘...and reference to the term “Security Codes” shall mean the security code or codes relevant to the respective Services as the context shall require.’ The Malay version translates this as ‘...dan rujukan untuk terma “Kod Keselamatan” akanbermaksud kod atau kod-kod keselamatan berkaitan dengan Perkhidmatan tersebut sebagaimanadiperlukan.’ The Malay version uses ‘akanbermaksud’ (will mean) instead of ‘shall mean’ and ‘sebagaimanadiperlukan’ (as required) instead of ‘as the context shall require’ which is a significant difference in meaning.

No. 11

Flags: Inaccurate disclosure

Document 1	Document 2
1.58 “Services” means the services provided by the Bank to facilitate the Card Transactions, Contactless Transaction, Chip & PIN transactions, Phone Banking, Bill Payment Services or any other electronic, digital, visual, video or other such new or additional services offered by the Bank from time to time to enable the Cardholder to perform banking and other transactions and such Services may be supplemented, varied or withdrawn by the Bank at any time and from time to time by giving twenty-one (21) calendar days’ prior notice.	1.58 “Perkhidmatan” bermaksud perkhidmatan yang disediakan oleh Bank untuk memudahkan Transaksi Kad, Transaksi Tanpa Sentuhan, transaksi Cip dan PIN, Perbankan Telefon, Perkhidmatan Pembayaran Bil, atau mana-mana perkhidmatan elektronik, digital, visual, video atau lain-lain seperti perkhidmatan baru atau tambahan yang ditawarkan oleh Bank dari semasa ke semasa bagi membolehkan Pemegang Kad untuk melaksanakan transaksi perbankan dan lain- lain transaksi dan Perkhidmatan itu boleh ditambah, diubah atau ditarik balik oleh Bank pada bila- bila masa dan dari semasa ke semasa dengan memberi notis awal dua puluh satu (21) hari kalendar terlebih dahulu.

Explanation: The English version states ‘...to enable the Cardholder to perform banking and other transactions and such Services may be supplemented, varied or withdrawn by the Bank at any time and from time to time by giving twenty-one (21) calendar days’ prior notice.’ The Malay version translates this as ‘...bagi membolehkan Pemegang Kad untuk melaksanakan transaksi perbankan dan lain-lain transaksi dan Perkhidmatan itu boleh ditambah, diubah atau ditarik balik oleh Bank pada bila-bila masa dan dari semasa ke semasa dengan memberi notis awal dua puluh satu (21) hari kalendar terlebih dahulu.’ The Malay version uses ‘Perkhidmatan itu boleh ditambah, diubah atau ditarik balik’ (The Services can be added, changed or withdrawn) instead of ‘such Services may be supplemented, varied or withdrawn’ which is a significant difference in meaning.

No. 12

Flags: Structural Difference

Document 1	Document 2
<p>2.0 Responsibilities of the Cardholder</p> <p>2.1 By signing on the Debit Card, using the Debit Card and/or maintaining the Account, the Cardholder agrees to be fully bound by these T&Cs as may be varied by the Bank from time to time by giving notice of twenty-one (21) calendar days. Notice of such variation or amendment will be communicated to the Cardholder in any form or method as the Bank may prescribe. 2.2 The Cardholder shall take all precautions to ensure and prevent unauthorised, fraudulent and unlawful use of the Services or any part of them and the Cardholder's Security Codes including but limited to the following:</p>	<p>2.0 Tanggungjawab Pemegang Kad 2.1 Dengan menandatangani Kad Debit, menggunakan Kad Debit dan/atau mengekalkan Akaun, Pemegang Kad bersetuju untuk terikat sepenuhnya dengan T&S ini yang mungkin diubah oleh Bank dari semasa ke semasa dengan memberi notis awal dua puluh satu (21) hari kalendar. Notis mengenai perubahan atau pindaan tersebut akan dimaklumkan kepada Pemegang Kad dalam sebarang bentuk atau kaedah sebagaimana yang ditetapkan oleh Bank. 2.2 Pemegang Kad harus mengambil semua langkah wajar untuk memastikan dan mencegah penggunaan tanpa kebenaran dan secara penipuan dan meyalahi undang-undang ke atas Perkhidmatan atau sebahagian daripadanya dan Kod Keselamatan Pemegang Kad, termasuk tetapi tidak terhad kepada yang berikut:</p>

Explanation: The titles are different, 'Responsibilities of the Cardholder' vs 'Tanggungjawab Pemegang Kad'. The rest of the content is translated correctly.

No. 13

Flags: Inaccurate disclosure

Document 1	Document 2
(a) That the Security Codes must be kept secret and the Security Code once received by the Cardholder must be changed immediately after the Cardholder has received and read them and may only be used by the Cardholder and no one else. If a Security Code is not issued to the Cardholder, the Cardholder will be advised to create his/her own Security Code as a condition for access to the Services.	(a) Kod Keselamatan hendaklah dirahsiakan dan apabila Pemegang Kad menerima Kod Keselamatan ia hendaklah ditukar sertamerta apabila telah diterima dan dibaca, dan hanya boleh digunakan oleh Pemegang Kad sahaja dan bukan orang lain. Jika Kod Keselamatan tidak dikeluarkan kepada Pemegang Kad, Pemegang Kad dinasihatkan agar mencipta Kod Keselamatan sendiri sebagai syarat untuk mengakses Perkhidmatan.

Explanation: The translation is not accurate. 'must be changed immediately after the Cardholder has received and read them' is translated as 'hendaklah ditukar sertamerta apabila telah diterima dan dibaca'. 'sertamerta' means immediately, but the original text implies that the change should happen after reading, not at the same time as receiving and reading.

No. 14

Flags: Inaccurate disclosure

Document 1	Document 2
(b) That no one other than the Cardholder has access or is able to have access to the Security Codes to enable him/her to carry out any transactions through any of the Services and the Security Codes are not written down in any form or manner including but not limited to unsolicited e-mails or on any website other than the official Bank's Websites which may be deciphered by third party or kept together or disclosed or exposed to any person (including the employees of the Bank) under any circumstances or at any time.	(b) Bahawa tidak ada orang lain selain daripada Pemegang Kad mempunyai akses atau mampu mempunyai akses kepada Kod Keselamatan untuk membolehkan dia melakukan sebarang transaksi melalui mana-mana Perkhidmatan dan Kod Keselamatan tidak ditulis dalam apa jua bentuk atau cara termasuk tetapi tidak terhad kepada e-mel yang tidak diminta atau pada mana-mana laman sesawang selain daripada laman sesawang Bank yang boleh ditafsirkan oleh pihak ketiga atau disimpan bersama atau didedahkan kepada mana-mana orang (termasuk pekerja Bank) di bawah apa-apa keadaan atau pada bila-bila masa.

Explanation: The translation is not accurate. 'no one other than the Cardholder has access or is able to have access' is translated as 'tidak ada orang lain selain daripada Pemegang Kad mempunyai akses atau mampu mempunyai akses'. The original text implies that the cardholder should not allow anyone to have access, while the translation implies that no one else has access, which is not the same.

No. 15

Flags: Inaccurate disclosure

Document 1	Document 2
<p>(c) The Cardholder must not disclose the Security Code to any person under any circumstances or by any means whether voluntarily or otherwise and must take all care to prevent the Security Code from becoming known to any other person. The Cardholder understands and agrees that failure to comply with this requirement may expose the Cardholder to the consequences of theft and/or unauthorised use of the Debit Card, for which the Bank will not be liable. The Cardholder must report a breach of Security Code or the loss of a Security Code to the Bank as soon as reasonably practicable, upon the Cardholder becoming aware of the breach or loss respectively. The Cardholder hereby undertakes to reimburse and pay the Bank on the Bank's written demand all claims and liabilities incurred by the Bank arising from such unauthorised use.</p>	<p>(c) Pemegang Kad tidak boleh mendedahkan Kod Keselamatan kepada mana-mana pihak di bawah apa jua sebab atau cara sama ada secara sukarela atau sebaliknya dan harus mengambil segala langkah wajar untuk mencegah Kod Keselamatan daripada diketahui oleh pihak lain. Pemegang Kad memahami dan bersetuju bahawa kegagalan untuk mematuhi peraturan ini boleh mendedahkan Pemegang Kad kepada akibat kecurian dan/atau penggunaan tanpa kebenaran Kad Debit, yang mana Bank tidak akan bertanggungjawab. Pemegang Kad mesti melaporkan sebarang pelanggaran Kod Keselamatan atau kehilanganKod Keselamatan kepada Bank dengan secepat yang mungkin, apabila Pemegang Kad menyedari tentang pelanggaran atau kerugian masing-masing. Pemegang Kad dengan ini bersetuju untuk membayar balik dan membayar kepada Bank atas permintaan bertulis Bank semua tuntutan dan liabiliti yang ditanggung oleh Bank yang timbul daripada penggunaan tanpa kebenaran tersebut.</p>

Explanation: The translation is not accurate. 'The Cardholder must report a breach of Security Code or the loss of a Security Code to the Bank as soon as reasonably practicable, upon the Cardholder becoming aware of the breach or loss respectively' is translated as 'Pemegang Kad mesti melaporkan sebarang pelanggaran Kod Keselamatan atau kehilanganKod Keselamatan kepada Bank dengan secepat yang mungkin, apabila Pemegang Kad menyedari tentang pelanggaran atau kerugian masing-masing'. The original text implies that the report should be done as soon as reasonably practicable, while the translation implies that it should be done as soon as possible, which is not the same.

No. 16

Flags: Inaccurate disclosure

Document 1	Document 2
(d) That the Account balances, Statement of any Account and Card Transactions are regularly and carefully checked and monitored by the Cardholder and are checked each time prior to issuing any instructions to the Bank. The Cardholder shall immediately inform the Bank of any unauthorised, fraudulent, unlawful transaction, error or discrepancy in the Account.	(d) Bahawa baki Akaun, Penyata Akaun dan Transaksi Kad diperiksa dan dipantau oleh Pemegang Kad secara kerap dan teliti dan diperiksa setiap kali sebelum memberikan apa-apa arahan kepada Bank. Pemegang Kad hendaklah memaklumkan kepada Bank dengan segera tentang apa-apa yang tidak dibenarkan, penipuan, menyalahi undang-undang urus niaga, kesilapan atau percanggahan dalam Akaun.

Explanation: The translation is not accurate. 'are checked each time prior to issuing any instructions to the Bank' is translated as 'diperiksa setiap kali sebelum memberikan apa-apa arahan kepada Bank'. The original text implies that the cardholder should check the account before issuing any instructions, while the translation implies that the account should be checked before giving any instructions, which is not the same.

No. 17

Flags: Inaccurate disclosure

Document 1	Document 2
<p>(g) To effect a purchase using the Debit Card at any Authorised Merchant, the Cardholder may authorise the Card Transactions by (i) signing on the Transaction Receipt prepared by the Authorised Merchant; (ii) inserting PIN at the Point of Sales terminal; or (iii) performing Contactless Transactions. The Bank's receipt of the Transaction Receipt or any return document with the Cardholder's signature (where applicable) shall form binding and conclusive proof that the Card Transaction and the amount recorded thereon were properly incurred and the Cardholder shall be bound by such transactions incurred in accordance with these T&Cs. In the event of purchases or usage of the Debit Card are made via online transactions, or non-signature based transactions including and not limited to petrol purchases, online transactions, the Cardholder agrees that confirmation receipts and/or acceptance issued by any Authorised Merchant or its affiliates for such transactions shall be deemed satisfactory documentary evidence of use and the Cardholder must adhere to these T&Cs.</p>	<p>(g) Untuk melakukan pembelian dengan menggunakan Kad Debit di mana-mana Peniaga Sah, Pemegang Kad boleh mengesahkan Transaksi Kad dengan (i) menandatangani Resit Transaksi yang disediakan oleh Peniaga Sah; (ii) memasukkan PIN pada terminal Tempat Jualan; atau (iii) melaksanakan Transaksi Tanpa Sentuhan. Penerimaan Resit Transaksi atau apa-apa dokumen pulangan dengan tandatangan Pemegang Kad oleh Bank (jika ada) akan menjadi bukti yang mengikat dan muktamad bahawa Transaksi Kad dan amaun yang direkod padanya adalah dilakukan oleh Pemegang Kad selaras dengan T&S ini. Untuk pembelian atau penggunaan Kad Debit yang dibuat secara transaksi dalam talian, atau transaksi bukan berasaskan tandatangan termasuk tetapi tidak terhad kepada pembelian petrol, transaksi dalam talian, Pemegang Kad bersetuju bahawa resit pengesahan dan/atau penerimaan yang dikeluarkan oleh mana-mana Peniaga Sah atau sekutunya untuk transaksi tersebut akan dianggap sebagai bukti dokumen yang memuaskan sebagai penggunaan dan Pemegang Kad harus mematuhi T&S ini.</p>

Explanation: The translation is not accurate. 'The Bank's receipt of the Transaction Receipt or any return document with the Cardholder's signature (where applicable) shall form binding and conclusive proof that the Card Transaction and the amount recorded thereon were properly incurred and the Cardholder shall be bound by such transactions incurred in accordance with these T&Cs' is translated as 'Penerimaan Resit Transaksi atau apa-apa dokumen pulangan dengan tandatangan Pemegang Kad oleh Bank (jika ada) akan menjadi bukti yang mengikat dan muktamad bahawa Transaksi Kad dan amaun yang direkod padanya adalah dilakukan oleh Pemegang Kad selaras dengan T&S ini'. The original text implies that the receipt is proof that the transaction was properly incurred, while the translation implies that the receipt is proof that the transaction was done by the cardholder, which is not the same.

No. 18

Flags: Inaccurate disclosure

Document 1	Document 2
(h) Notwithstanding the provision set out under Clause 2.2(g) above, the signature/PIN shall not be the only condition precedent to the liability of the Cardholder in respect of Services supplied, and the Cardholder shall be liable for Card Transactions if the Bank is of the opinion, based on satisfactory documentary evidence, that the non-execution of the signature or the omission of a signature/PIN insertion is due to the nature and/or mode of the transaction used or due to an oversight on part of the Cardholder and/or Authorised Merchant and MyDebit/ Visa/Mastercard member bank.	(h) Walaupun peruntukan yang dinyatakan di bawah Klausa 2.2(g) di atas, tandatangan/ PIN bukan satu-satunya syarat yang boleh didahulukan kepada liability Pemegang Kad berkenaan dengan perkhidmatan yang dibekalkan, dan Pemegang Kad akan bertanggungjawab untuk Transaksi Kad jika Bank berpendapat, berdasarkan bukti dokumen yang memuaskan, bahawa ketidaksempurnaan tandatangan atau ketiadaan tandatangan/kemasukan PIN adalah disebabkan oleh keadaan dan/atau kaedah transaksi yang digunakan atau akibat kesilapan dari pihak Pemegang Kad dan/atau Peniaga Sah dan ahli bank MyDebit/Visa/ Mastercard.

Explanation: The translation is not accurate. 'the non-execution of the signature or the omission of a signature/PIN insertion is due to the nature and/or mode of the transaction used or due to an oversight on part of the Cardholder and/or Authorised Merchant and MyDebit/Visa/Mastercard member bank' is translated as 'ketidaksempurnaan tandatangan atau ketiadaan tandatangan/kemasukan PIN adalah disebabkan oleh keadaan dan/atau kaedah transaksi yang digunakan atau akibat kesilapan dari pihak Pemegang Kad dan/atau Peniaga Sah dan ahli bank MyDebit/Visa/ Mastercard'. The original text implies that the cardholder is liable if the signature is not executed or omitted due to the nature of the transaction or oversight, while the translation implies that the cardholder is liable if the signature is imperfect or missing due to the nature of the transaction or oversight, which is not the same.

No. 19

Flags: Inaccurate disclosure

Document 1	Document 2
(k) The Debit Card is valid only up to the Good Thru Date. The renewal letter to the Cardholder will be mailed out thirty (30) days prior to the Good Thru Date. The Bank will mail a renewal letter to the Cardholder to inform the Cardholder to proceed to the nearest branch or any of the Bank's branches for collection of the replacement Debit Card. The Cardholder shall ensure that as soon as the Debit Card expires, it is destroyed, by cutting it diagonally in half and to return it to the Bank for replacement of the Debit Card.	(k) Kad Debit adalah sah sehingga Tarikh Baik Sehingga. Surat pembaharuan kepada Pemegang Kad akan dikirimkan tiga puluh (30) hari sebelum Tarikh Baik Sehingga. Bank akan mengirim surat pembaharuan kepada Pemegang Kad untuk memaklumkan Pemegang Kad untuk mengunjungi cawangan Bank yang terdekat atau mana-mana cawangan Bank untuk memperolehi Kad Debit Penggantian. Pemegang Kad harus memastikan bahawa sebaik sahaja Kad Debit luput, ia dimusnahkan, dengan memotong dua secara melintang dan mengembalikannya kepada Bank untuk penggantian Kad Debit.

Explanation: The translation is not accurate. 'it is destroyed, by cutting it diagonally in half and to return it to the Bank for replacement of the Debit Card' is translated as 'ia dimusnahkan, dengan memotong dua secara melintang dan mengembalikannya kepada Bank untuk penggantian Kad Debit'. The original text implies that the card should be cut diagonally in half, while the translation implies that the card should be cut in half horizontally, which is not the same.

No. 20

Flags: Inaccurate disclosure

Document 1	Document 2
(r) In the event the Cardholder replaces his/her Debit Card with a new Debit Card due to lost/stolen/renewal or any other reasons, the Cardholder is responsible to inform/update all relevant Authorised Merchants which he subscribed for the auto debit/direct debit transactions of the new Debit Card number to avoid transaction being rejected.	(r) Sekiranya Pemegang Kad menggantikan Kad Debit beliau dengan Kad Debit baru kerana hilang/dicuri/pembaharuan atau apa-apa sebab lain, Pemegang Kad bertanggungjawab untuk memaklumkan kepada semua Peniaga Sah berkaitan yang beliau telah melanggan auto debit/transaksi debit langsung untuk mengemaskini nombor Kad Debit baru untuk mengelakkan transaksi daripada ditolak.

Explanation: The translation is not accurate. 'the Cardholder is responsible to inform/update all relevant Authorised Merchants which he subscribed for the auto debit/direct debit transactions of the new Debit Card number to avoid transaction being rejected' is translated as 'Pemegang Kad bertanggungjawab untuk memaklumkan kepada semua Peniaga Sah berkaitan yang beliau telah melanggan auto debit/transaksi debit langsung untuk mengemaskini nombor Kad Debit baru untuk mengelakkan transaksi daripada ditolak'. The original text implies that the cardholder should inform and update the merchants, while the translation implies that the cardholder should inform the merchants to update the card number, which is not the same.

No. 21

Flags: Inaccurate disclosure

Document 1	Document 2
(w) The Cardholder acknowledges and agrees that the use of the Debit Card or performance of Card Transactions and/or Contactless Transaction is at the absolute risk of the Cardholder. The Bank shall not be liable for any damage and/or loss suffered in connection with the use of the Debit Card or performance of Card Transactions and/or Contactless Transaction for goods or services supplied by any Authorised Merchant or the quality or the performance of any goods or services pursuant to or in relation to any transaction made on the Debit Card. The Cardholder shall resolve directly with the Authorised Merchant for any complaint arising out of such Card Transactions and/or Contactless Transactions.	(w) Pemegang Kad mengakui dan bersetuju bahawa penggunaan Kad Debit atau prestasi Transaksi Kad dan/atau Transaksi Tanpa Sentuhan adalah atas risiko mutlak Pemegang Kad. Bank tidak akan bertanggungjawab ke atas sebarang kerosakan dan/atau kerugian yang ditanggung berhubung dengan penggunaan Kad Debit atau prestasi Transaksi Kad dan/atau Transaksi Tanpa Sentuhan bagi barangan atau perkhidmatan yang dibekalkan oleh mana- mmana Peniaga Sah atau kualiti atau pelaksanaan apa-apa barangan atau perkhidmatan selaras dengan atau berhubung dengan apa-apa transaksi yang dibuat pada Kad Debit. Pemegang Kad akan menyelesaikan secara langsung dengan Peniaga Sah bagi apa-apa aduan yang timbul daripada Transaksi Kad dan/atau Transaksi Tanpa Sentuhan.

Explanation: The translation is not accurate. 'The Cardholder shall resolve directly with the Authorised Merchant for any complaint arising out of such Card Transactions and/or Contactless Transactions' is translated as 'Pemegang Kad akan menyelesaikan secara langsung dengan Peniaga Sah bagi apa-apa aduan yang timbul daripada Transaksi Kad dan/atau Transaksi Tanpa Sentuhan'. The original text implies that the cardholder should resolve the complaint directly with the merchant, while the translation implies that the cardholder will resolve the complaint directly with the merchant, which is not the same.

No. 22

Flags: Inaccurate disclosure

Document 1	Document 2
(x) The Cardholder shall ensure that if he/she has more than one (1) card or payment instrument with contactless technology, i.e. payment instruments with the ability to perform Contactless Transactions, the Cardholder shall ensure such cards are kept separately from the Debit Card to avoid collision transactions which would result in both cards being debited for the amount of the relevant transaction.	(x) Pemegang Kad harus memastikan bahawa jika beliau mempunyai lebih daripada satu (1) kad atau instrumen pembayaran dengan teknologi tanpa sentuh, iaitu instrumen pembayaran dengan keupayaan untuk melaksanakan Transaksi Tanpa Sentuhan, Pemegang Kad harus memastikan bahawa kad tersebut disimpan secara berasingan daripada Kad Debit untuk mengelakkan urus niaga perlanggaran yang akan menyebabkan kedua-dua kad didebitkan untuk jumlah urus niaga yang berkaitan.

Explanation: The translation is not accurate. 'to avoid collision transactions which would result in both cards being debited for the amount of the relevant transaction' is translated as 'untuk mengelakkan urus niaga perlanggaran yang akan menyebabkan kedua-dua kad didebitkan untuk jumlah urus niaga yang berkaitan'. The original text implies that the cardholder should keep the cards separate to avoid collision transactions, while the translation implies that the cardholder should keep the cards separate to avoid collision transactions that will result in both cards being debited, which is not the same.

No. 23

Flags: Inaccurate disclosure

Document 1	Document 2
(y) Where a debit or non-prearranged overdrawn position arises in the current account for whatsoever reason, the Customer shall be liable for and shall make good the amount overdrawn plus interest chargeable which is 4.0% p.a. above BLR on daily rest on the overdrawn balances.	(y) Di mana debit atau kedudukan terlebih pengeluaran yang tidak diatur sebelumnya timbul dalam akaun semasa atas apa jua sebab, Pelanggan bertanggungjawab dan hendaklah membayar amaun terlebih keluar ditambah faedah yang boleh dikenakan iaitu 4.0% p.a. melebihi BLR pada baki harian atas baki yang terlebih keluar.

Explanation: The translation is not accurate. 'the Customer shall be liable for and shall make good the amount overdrawn plus interest chargeable which is 4.0% p.a. above BLR on daily rest on the overdrawn balances' is translated as 'Pelanggan bertanggungjawab dan hendaklah membayar amaun terlebih keluar ditambah faedah yang boleh dikenakan iaitu 4.0% p.a. melebihi BLR pada baki harian atas baki yang terlebih keluar'. The original text implies that the customer is liable and should make good the amount overdrawn, while the translation implies that the customer is liable and should pay the amount overdrawn, which is not the same.

No. 24

Flags: Structural Difference

Document 1	Document 2
<p>3.1 There are three (3) types of Contactless Transactions: (a) MCCS Contactless – a Contactless payment method via MyDebit network that can be performed at any Point-of-Sales terminal which displays the MCCS Contactless logo; (b) Visa Contactless – a Contactless payment method via Visa network that can be performed at any Point-of-Sales terminal which displays the Visa Contactless logo; and (c) Mastercard Contactless – a Contactless payment method via Mastercard network that can be performed at any Point-of-Sales terminal which displays the Mastercard Contactless logo.</p>	<p>3.1 Terdapat tiga (3) jenis Transaksi Tanpa Sentuhan iaitu: (a) MCCS Tanpa Sentuhan – kaedah pembayaran tanpa sentuhan melalui rangkaian MyDebit yang boleh dilakukan di mana-mana terminal Point-of-Sales yang memaparkan logo MCCS Tanpa Sentuhan; (b) Visa Tanpa Sentuhan – kaedah pembayaran tanpa sentuhan melalui rangkaian Visa yang boleh dilakukan di mana-mana terminal Point-of-Sales yang memaparkan logo Visa Tanpa Sentuhan; dan (c) Mastercard Tanpa Sentuhan – kaedah pembayaran tanpa sentuhan melalui rangkaian Mastercard yang boleh dilakukan di mana-mana terminal Point-of-Sales yang memaparkan logo Mastercard Tanpa Sentuhan.</p>

Explanation: The content is the same, but the English version uses 'Contactless Transactions' while the Malay version uses 'Transaksi Tanpa Sentuhan'. This is a translation difference, not a discrepancy.

No. 25

Flags: Inaccurate disclosure

Document 1	Document 2
5.3 The records and entries in the Account with the Bank which appears on the monthly Statement shall be deemed to be correct and binding on the Cardholder unless written notice to the contrary is given to the Bank by the Cardholder within fourteen (14) days after the receipt of the Statement.	5.3 Rekod dan catatan dalam Akaun yang ditetapkan dengan Bank yang terdapat pada Penyata bulanan akan dianggap sebagai tepat dan mengikat ke atas Pemegang Kad kecuali makluman bertulis bertentangan dengannya diberi oleh Pemegang Kad kepada Bank dalam masa empat belas (14) hari kalendar selepas menerima.

Explanation: The English version states 'fourteen (14) days' while the Malay version states 'empat belas (14) hari kalendar' which translates to 'fourteen (14) calendar days'. The Malay version specifies 'calendar days' which is more specific than the English version.

No. 26

Flags: Misleading statements or features, Major deviations from the English version

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: The Malay version adds a sentence that is not present in the English version: 'sebarang tuntutan atau dakwa terhadap Bank yang mendakwa Penyata itu adalah salah adalah tidak sah.' This translates to 'any claim or suit against the Bank claiming that the Statement is wrong is invalid.' This addition significantly alters the meaning and could be misleading as it implies that the cardholder cannot dispute the statement after 14 days, even if there is an error.

No. 27

Flags: Structural Difference

Document 1	Document 2
<p>6.0 Joint Accountholders 6.1 For Joint Accountholders, either one of the accountholders may issue instructions and authorise the Bank to effect any Card Transactions on a joint account. All Card Transactions arising shall be binding on all accountholders, who are jointly and severally liable. The mandate of a joint accountholder shall not be revoked until and unless the joint accountholder whose mandate is to be revoked surrenders his/her Debit Card to the Bank.</p>	<p>6.0 Pemegang Akaun Bersama 6.1 Untuk Pemegang Akaun Bersama, salah seorang pemegang akaun boleh mengeluarkan arahan dan membenarkan Bank untuk melaksanakan sebarang Transaksi Kad ke atas akaun bersama. Semua Transaksi Kad yang dilakukan akan mengikat ke atas semua pemegang kad, yang bertanggungjawab secara bersama dan bersendirian. Mandat pemegang akaun bersama tidak akan ditarik-balik kecuali dan sehingga pemegang akaun bersama yang mana mandatnya akan ditarik-balik menyerahkan Kad Debitnya kepada Bank.</p>

Explanation: The content is the same, but the title in document 1 is 'Joint Accountholders' while in document 2 is 'Pemegang Akaun Bersama'. Also, the numbering is different, document 1 uses 6.0 and 6.1 while document 2 uses 6.0 and 6.1

No. 28

Flags: Structural Difference

Document 1	Document 2
<p>7.0 Hold On Account 7.1 The Bank may debit or place a hold on the Retail Purchase Account ("Hold on Account") for the amount of the Card Transactions either on the day it is presented to the Bank for payment or on the day the Bank receives notice of the Card Transaction, whichever is earlier.</p>	<p>7.0 Akaun Pegangan 7.1 Bank mungkin akan mendebit atau mengenakan pegangan ke atas Akaun Pembelian Runcit ("Akaun Pegangan") untuk amaun Transaksi Kad sama ada pada hari ianya diserahkan kepada Bank untuk bayaran atau pada hari Bank menerima makluman mengenai Transaksi Kad, yang mana lebih awal.</p>

Explanation: The content is the same, but the title in document 1 is 'Hold On Account' while in document 2 is 'Akaun Pegangan'. Also, the numbering is different, document 1 uses 7.0 and 7.1 while document 2 uses 7.0 and 7.1

No. 29

Flags: Structural Difference

Document 1	Document 2
7.2 The Hold on Account is applicable for retail transactions made with Authorised Merchant who require such hold. If an Authorised Merchant requests for an authorisation of any Card Transaction, the Bank may place a Hold on Account for the amount of the Card Transaction as set by the Authorised Merchant and agreed by the Cardholder. The balance available to the Cardholder for use in the Retail Purchase Account shall be reduced by the amount on hold.	7.2 Akaun Pegangan ke atas akaun adalah sah untuk semua transaksi runcit yang dilakukan dengan Peniaga Sah yang memerlukan pegangan sedemikian. Jika Peniaga Sah meminta kebenaran untuk sebarang Transaksi Kad, Bank mungkin akan mengenakan pegangan ke atas Akaun Pegangan untuk amaun Transaksi Kad yang ditetapkan oleh Peniaga Sah and dipersetujui oleh Pemegang Kad. Baki tersedia di dalam Akaun Pembelian Runcit untuk digunakan oleh PemegangKad akan berkurangan sejajar dengan amaun yang dipegang.

Explanation: The content is the same, but the numbering is different, document 1 uses 7.2 while document 2 uses 7.2

No. 30

Flags: Structural Difference

Document 1	Document 2
<p>7.3 Subject to the Daily Retail Purchase Limit and Current Balance in the Retail Purchase Account and the T&Cs herein, the Bank shall place a Hold on Account for petrol purchases by the Cardholder at automated fuel dispensers at petrol stations where the systems will automatically earmark Ringgit Malaysia Two Hundred (RM200). Such pre-authorisation amount will be automatically released once the acquiring bank claims for the actual purchase value to the bank within three (3) Business Days or such other period as may be notified by the Bank.</p>	<p>7.3 Tertakluk kepada Had Pembelian Runcit Harian dan Baki Semasa dalam Akaun Belian Runcit dan Terma & Syarat di sini, Bank hendaklah meletakkan Akaun Pegangan untuk pembelian petrol oleh Pemegang Kad di dispenser bahan api automatik di stesen minyak di mana sistem akan secara automatik memperuntukkan Ringgit Malaysia Dua Ratus (RM200). Amaun pra-kuasa tersebut akan dikeluarkan secara automatik sebaik sahaja bank pemeroleh menuntut nilai pembeliansebenar kepada bank dalam tempoh tiga (3) Hari Perniagaan atau tempoh lain yang mungkin dimaklumkan oleh Bank.</p>

Explanation: The content is the same, but the numbering is different, document 1 uses 7.3 while document 2 uses 7.3

No. 31

Flags: Structural Difference

Document 1	Document 2
<p>7.4 In the case of any Retail Transaction other than as set out under Clause 7.3 above, the Bank shall have discretion to place such amount on hold for up to twenty-one (21) calendar days or for such period as it deems fit. The Bank shall debit the amount on hold to the Retail Purchase Account when the corresponding Card Transactions are presented to the Bank for payment. The Bank shall release the amounts on hold if the corresponding Card Transactions are not presented to the Bank for payment within such periods as the Bank deems fit. 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 twenty-one (21) calendar days. The Cardholder agrees that all receipts forwarded by the Authorised Merchants for the Card Transactions via Transaction Receipts including confirmation receipts and acknowledgement shall be deemed final and conclusive evidence of usage by the Cardholder.</p>	<p>7.4 Selain daripada yang dinyatakan seperti Klausula 7.3 di atas, Bank mempunyai budi bicara untuk menahan jumlah tersebut sehingga dua puluh satu (21) hari kalendar atau untuk tempoh yang difikirkan sesuai. Bank hendaklah mendebitkan jumlah yang ditahan ke Akaun Belian Runcit apabila Transaksi Kad yang sepadan dikemukakan kepada Bank untuk pembayaran. Bank hendaklah mengeluarkan jumlah yang ditahan jika Transaksi Kad yang sepadan tidak dikemukakan kepada Bank untuk pembayaran dalam tempoh yang dianggap sesuai oleh Bank. 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 dua puluh satu (21) hari kalendar. Pemegang Kad bersetuju bahawa semua resit yang dikemukakan oleh Pedagang Sah untuk Urus Niaga Kad melalui Resit Transaksi termasuk resit pengesahan dan pengakuan hendaklah dianggap sebagai bukti penggunaan muktamad dan konklusif oleh Pemegang Kad.</p>

Explanation: The content is the same, but the numbering is different, document 1 uses 7.4 while document 2 uses 7.4

No. 32

Flags: Structural Difference

Document 1	Document 2
7.5 Upon the Bank receiving proof of the actual transaction amount from the Authorised Merchant, the Bank shall release the pre-authorisation amount and debit the actual transaction amount to the Retail Purchase Account of the Cardholder.	7.5 Apabila Bank menerima bukti jumlah transaksi sebenar daripada Peniaga Sah, Bank akan melepaskan Jumlah Pra-Kuasa dan Akaun Pembelian Runcit Pemegang Kad akan didebitkan dengan jumlah transaksi sebenar tersebut.

Explanation: The content is the same, but the numbering is different, document 1 uses 7.5 while document 2 uses 7.5

No. 33

Flags: Structural Difference

Document 1	Document 2
<p>7.6 The Cardholder may not stop payment on a Card Transaction. For the avoidance of doubt, it is hereby stated that the Bank's right to debit the Retail Purchase Account in respect of any Card Transaction shall not be limited to the amount that was placed on hold in connection with the Card Transaction, and the Bank shall be entitled to debit the Retail Purchase Account for the full amount of the Card Transaction. The Bank shall have the right to increase the amount that it would hold in respect of any Card Transaction which is denominated in a currency other than Ringgit Malaysia if the Bank is of the view that the amount initially held when converted into that foreign currency would not be sufficient to pay that Card Transaction in full.</p>	<p>7.6 Pemegang Kad tidak boleh memberhentikan pembayaran ke atas Transaksi Kad. Untuk mengelakkan keraguan, dengan ini dinyatakan bahawa hak Bank untuk mendebit Akaun Pembelian Runcit berhubung sebarang Transaksi Kad tidak terhad kepada amaun yang diletakkan dalam pegangan yang berkaitan dengan Transaksi Kad dan Bank berhak untuk mendebit Akaun Pembelian Runcit untuk amaun penuh atas Transaksi Kad. Bank juga berhak untuk menaikkan amaun yang perlu dipegang berkaitan mana-mana Transaksi Kad yang berdenominasi dalam mata wang lain selain daripada Ringgit Malaysia jika Bank berpendapat amaun asal yang dipegang tidak mencukupi untuk membayar Transaksi Kad sepenuhnya apabila ditukar kepada mata wang asing tersebut.</p>

Explanation: The content is the same, but the numbering is different, document 1 uses 7.6 while document 2 uses 7.6

No. 34

Flags: Structural Difference

Document 1	Document 2
<p>7.7 The Cardholder shall not use any of the amounts on hold, notwithstanding any other terms and conditions governing the Retail Purchase Account.</p>	<p>7.7 Pemegang Kad tidak boleh menggunakan jumlah yang ditahan, walau apa pun terma dan syarat lain yang mengatur Akaun Pembelian Runcit.</p>

Explanation: The content is the same, but the numbering is different, document 1 uses 7.7 while document 2 uses 7.7

No. 35

Flags: Structural Difference

Document 1	Document 2
7.8 The Bank will only credit the Retail Purchase Account with refunds made by any Authorised Merchant or establishment in relation to any retail purchase/online purchases transactions after the Bank receives a properly issued credit voucher. Such refunds shall include but are not limited to the Cardholder returning the items to the retail outlet after purchase.	7.8 Bank hanya akan mengkreditkan Akaun Pembelian Runcit dengan kembalian yang dibuat oleh Peniaga Sah atau penentuan yang berkaitan dengan mana-mana transaksi runcit/transaksi dalam talian selepas Bank menerima baucer kredit yang dikeluarkan dengan betul. Kembalian ini termasuk tetapi tidak terhad kepada Pemegang Kad memulangkan semula barangan kepadaperuncit selepas pembelian.

Explanation: The content is the same, but the numbering is different, document 1 uses 7.8 while document 2 uses 7.8

No. 36

Flags: Missing paragraphs or information, Major deviations from the English version

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 is missing the specific contact details for reporting lost/stolen cards in Malaysia (HLB Contact Centre and NSRC). It also adds a sentence about not leaving the card unattended or disclosing PIN/details to third parties, which is not present in the English version in this section. The order of the sentences is also different.

No. 37

Flags: Structural Difference, Major deviations from the English version

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 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 uses roman numerals (i, ii, iii, etc.) and then letters (a, b) for sub-points, while Document 2 uses a numerical system (8.6.1, 8.6.2, etc.). Also, Document 2 is missing the part about 'banking credentials such as access identity (ID) and passcode' and 'security device' in points 8.6.2 and 8.6.3. Document 2 also refers to 'Kad Kredit' instead of 'Kad Debit' in points 8.6.2, 8.6.4 and 8.6.5.

No. 38

Flags: Missing paragraphs or information, Major deviations from the English version

Document 1	Document 2
<p>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. For the avoidance of doubt, unauthorised transactions stated above shall mean transactions of retail purchases and not ATM transactions. ATM transactions will encompass both withdrawals and interbank money transaction performed with the Debit Card. It is expressly agreed that the Bank is not under a duty to ensure that the Current Balance prescribed by the Bank is not exceeded.</p>	<p>Untuk mengelakkan keraguan, transaksi tanpa kebenaran yang dinyatakan di atas bermaksud transaksi pembelian runcit dan bukan transaksi ATM. Urus niaga ATM akan merangkumi kedua- dua pengeluaran dan transaksi wang antara bank yang dilakukan dengan Kad Debit. Adalah dipersetujui dengan nyata bahawa Bank tidak bertanggungjawab untuk memastikan Baki Semasa yang ditetapkan oleh Bank tidak melebihi.</p>

Explanation: Document 2 is missing the entire paragraph about the cardholder's liability if they acted in any of the listed ways, including the part about the Bank's decision being final. It only includes the clarification about unauthorized transactions being retail purchases and not ATM transactions, and the statement about the bank not being responsible for ensuring the current balance is not exceeded.

No. 39

Flags: Inaccurate disclosure, Major deviations from the English version

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: Document 2 specifies that the cardholder is liable for transactions made before the bank receives written notice of termination and the cut card, while document 1 only states that the cardholder is liable for transactions prior to termination. This is a significant difference in the conditions for termination.

No. 40

Flags: Inaccurate disclosure, Major deviations from the English version

Document 1	Document 2
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.	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.

Explanation: Document 1 states that the cardholder authorizes the bank to debit the account at any time, even if it causes an overdraft. Document 2 states that the cardholder authorizes the bank to debit the account, without considering that the debit may cause an overdraft. The difference is that document 1 is more explicit about the possibility of an overdraft, while document 2 is less direct.

No. 41

Flags: Missing information, Major deviations from the English version

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 1 states that the annual fee may be varied by the bank with 21 days prior notice. Document 2 does not mention the 21 days prior notice but instead states that the annual fee is not refundable. This is a significant difference in the information provided.

No. 42

Flags: Inaccurate disclosure, Major deviations from the English version

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: Document 1 refers to 'The Fee' while Document 2 translates this as 'yuran perkhidmatan' which translates to 'service fee'. This is a significant difference as 'fee' is a more general term and could include other types of fees beyond just service fees.

No. 43

Flags: Inaccurate disclosure, Major deviations from the English version

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: Similar to the previous flag, Document 1 uses 'the Fee' while Document 2 uses 'yuran perkhidmatan' (service fee). This discrepancy is consistent and reinforces the inaccurate translation of 'fee'.

No. 44

Flags: Inaccurate disclosure, Major deviations from the English version

Document 1	Document 2
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.	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.

Explanation: Again, Document 1 uses 'the Fee' while Document 2 uses 'yuran perkhidmatan' (service fee), which is an inaccurate translation.

No. 45

Flags: Misleading statements or features, Major deviations from the English version

Document 1	Document 2
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.	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.

Explanation: Document 1 states 'a corresponding adjustment may at the Bank's discretion be made as between the Bank and the Cardholder'. Document 2 translates this as 'satu pelarasan, tertakluk pada budi bicara, boleh dibuat diantara Bank and Pemegang Kad' which translates to 'an adjustment, subject to discretion, can be made between the Bank and the Cardholder'. The translation omits the word 'corresponding' which implies a direct relationship between the adjustment made with the tax authority and the adjustment made with the cardholder. This omission could be misleading.

No. 46

Flags: Structural Difference

Document 1	Document 2
<p>11.0 Government Taxes, Statutory and/ or Regulatory Fees and Charges 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. 11.2 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. 11.3 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</p>	<p>11.0 Cukai Kerajaan, Fi dan Caj Berkanun dan/atau Kawal Selia 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. 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. 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</p>

Document 1	Document 2
<p>remit directly to the Appropriate Authority. 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. 11.5 All Tax as shall be payable by the Cardholder to the Bank as herein provided shall be paid at such times and in such manner as shall be requested by the Bank. 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. 11.7 For the avoidance of doubt, the parties agree that any sum payable or amount to be used in the calculation of a sum payable expressed elsewhere in these T&Cs has been determined without regard to and does not include amounts to be added on under this clause on account of Tax.</p>	<p>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. 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. 11.5 Semua Cukai yang mesti dibayar oleh Pelanggan kepada Bank seperti yang diperuntukkan di ini adalah perlu dibayar di masa-masa sedemikian dan di sedemikian cara seperti yang akan diminta oleh Bank. 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. 11.7 Bagi mengelakkan sebarang keraguan, kesemua pihak terbabit</p>

Document 1	Document 2
	dengan ini bersetuju bahawa mana-mana jumlah yang perlu dibayar atau jumlah yang digunakan untuk menentukan jumlah yang perlu dibayar berdasarkan Terma dan Syarat ini adalah muktamad tanpa mengambil kira untuk Cukai dan tidak termasuk jumlah-jumlah yang perlu ditambah di bawah Klausa ini berkenaan dengan Cukai.

Explanation: Both documents have the same content, but the formatting is different. Document 1 uses a single line for each clause, while Document 2 uses multiple lines for each clause. This is a structural difference.

No. 47

Flags: Structural Difference

Document 1	Document 2
12.0 Limits on Card Transactions	12.0 Had Ke Atas Transaksi Kad

Explanation: The title of the section is different in both documents. Document 1 uses 'Limits on Card Transactions' while Document 2 uses 'Had Ke Atas Transaksi Kad'. This is a structural difference as it is the title of the section.

No. 48

Flags: Inaccurate disclosure, Misleading statements or features

Document 1	Document 2
<p>12.1 Unless otherwise instructed by the Cardholder or in the absence of the Cardholder electing a limit to the carrying out of transactions through the Services, the Bank shall be entitled to determine and impose any limit whether in amount, frequency and use of or otherwise of any of the Services and/or Security Codes. The Cardholder may vary the limits on the Card Transactions carried out by giving prior notice in writing to the Bank. The Bank is not bound to ensure that the Cardholder does not exceed such limits nor is the Bank bound to comply with the Cardholder's request to vary the limits.</p>	<p>12.1 Kecuali diarahkan sebaliknya oleh Pemegang Kad atau Pemegang Kad tidak memilih suatu had untuk pelaksanaan transaksi melalui Perkhidmatan, Bank berhak untuk menentukan dan menetapkan sebarang had sama ada dari segi amaun, kekerapan atau kegunaan mana-mana Perkhidmatan dan/atau Kod Keselamatan. Pemegang Kad boleh mengubah had ke atas Transaksi Kad yang dilakukan dengan memberikan makluman awal secara bertulis kepada Bank. Bank tidak bertanggungjawab untuk memastikan Pemegang Kad tidak melebihi had yang ditetapkan mahupun mematuhi permintaan Pemegang Kad supaya Bank mengubah had tersebut.</p>

Explanation: While the general meaning is similar, the translation in Document 2 uses 'tidak bertanggungjawab' which translates to 'not responsible' instead of 'not bound' as in Document 1. This could be misleading as 'not responsible' implies a lack of accountability, while 'not bound' implies a lack of obligation. This is a significant difference in the legal context.

No. 49

Flags: Inaccurate disclosure

Document 1	Document 2
12.2 The Daily Cash Withdrawal Limit for Generic and Priority Banking Cardholder is defaulted at Ringgit Malaysia Two Thousand (RM2,000), with a maximum allowable limit of Ringgit Malaysia Ten Thousand (RM10,000) 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 Cardholders. The Cardholder can perform the Daily Cash Withdrawal Limit setting at any branches of the Bank or ATMs of the Bank or via Hong Leong Connect.	12.2 Had Pengeluaran Tunai Harian untuk Pemegang Kad Biasa dan Perbankan Prioriti ditetapkan pada Ringgit Malaysia Dua Ribu (RM2,000), dengan had maksimum dibenarkan sebanyak Ringgit Malaysia Sepuluh Ribu (RM10,000) untuk Pemegang Kad Biasa dan Pemegang Kad Perbankan Prioriti, atau suatu amaun lain yang ditentukan oleh Bank dari semasa ke semasa dengan memberi dua puluh satu (21) hari kalendar terlebih dahulu makluman awal kepada Pemegang Kad. Pemegang Kad boleh melakukan penetapan Had Pengeluaran Tunai Harian di mana-mana cawangan Bank atau ATM atau melalui Hong Leong Connect.

Explanation: Document 2 uses 'memberi dua puluh satu (21) hari kalendar terlebih dahulu makluman awal kepada Pemegang Kad' which translates to 'giving twenty-one (21) calendar days in advance prior notice to the Cardholders'. Document 1 uses 'giving twenty-one (21) calendar days' prior notice to the Cardholders'. The addition of 'in advance' in Document 2 is redundant and could be considered an inaccurate disclosure as it is not present in the original document.

No. 50

Flags: Inaccurate disclosure

Document 1	Document 2
<p>12.3 The Daily Retail Purchase Limit for Generic and Priority Banking Cardholder is defaulted at Ringgit Malaysia Three Thousand (RM3,000), with a maximum allowable limit of Ringgit Malaysia Twenty Thousand (RM20,000) for Generic and Priority Banking Cardholder, 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 Retail Purchase Limit setting at any branches of the Bank or via Hong Leong Connect. In addition, the Cardholder can apply for a higher Daily Retail Purchase Limit ("Temporary Daily Retail Purchase Limit") via Hong Leong Connect and such Temporary Daily Retail Purchase Limit shall be valid within a specific time frame selected by the Cardholder ("Date Range"). The Temporary Daily Retail Purchase Limit gives the Cardholder a maximum allowable limit of Ringgit Malaysia Ninety-Nine Thousand, Nine Hundred and Ninety-Nine (RM99,999) during the Date Range. The Temporary Daily Retail Purchase Limit will cease upon the expiry of the Date Range and thereafter the Retail Purchase Limit will revert to the Daily Retail Purchase Limit.</p>	<p>12.3 Had Belian Runcit Harian untuk Pemegang Kad Biasa dan Perbankan Prioriti ditetapkan pada Ringgit Malaysia Tiga Ribu (RM3,000), 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 kepada Pemegang Kad. Pemegang Kad boleh melakukan penetapan Had Belian Runcit Harian di mana-mana cawangan Bank atau melalui Hong Leong Connect. Selain daripada itu, Pemegang Kad boleh memohon Had Belian Runcit Harian yang lebih tinggi ("Had Belian Runcit Harian Sementara") melalui Hong Leong Connect dan Had Belian Runcit Harian Sementara tersebut akan berkuat kuasa sepanjang tempoh masa tertentu yang dipilih oleh Pemegang Kad ("Julat Tarikh"). Had Belian Runcit Harian Sementara memberikan Pemegang Kad had maksimum yang dibenarkan iaitu Ringgit Malaysia Sembilan Puluh Sembilan Ribu Sembilan Ratus Sembilan Puluh Sembilan (RM99,999) semasa Julat Tarikh. Had Belian Runcit Harian Sementara akan ditamatkan apabila Julat Tarikh berakhir dan selepas itu, Had Belian Runcit akan kembali kepada Had Belian Runcit Harian.</p>

Explanation: Document 2 uses 'memberikan notis awal dua puluh satu (21) hari kepada Pemegang Kad' which translates to 'giving twenty-one (21) days prior notice to the Cardholder'. Document 1 uses 'giving twenty-one (21) calendar days' prior notice to the Cardholder'. The omission of 'calendar' in Document 2 is an inaccurate disclosure as it changes the meaning of the notice period.

No. 51

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 'Had Belian Runcit akan Kembali kepada Had Belian Dalam Talian Harian' which translates to 'Retail Purchase Limit will revert to the Daily Online Purchase Limit'. This is incorrect as it should be 'Online Purchase Limit will revert to the Daily Online Purchase Limit' as stated in Document 1. This is a major inaccurate disclosure.

No. 52

Flags: Inaccurate disclosure

Document 1	Document 2
12.5 The Daily Transfer Limit via ATM for Generic and Priority Banking Cardholder is defaulted at Ringgit Malaysia Two Thousand (RM2,000), with a maximum allowable limit of Ringgit Malaysia Fifty Thousand (RM50,000) 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 Cardholders. The Cardholder can perform the Daily Transfer Limit setting at any branches of the Bank or ATMs of the Bank.	12.5 Had Pemindahan Harian melalui ATM untuk Pemegang Kad Biasa dan Perbankan Prioriti ditetapkan pada Ringgit Malaysia Dua Ribu (RM2,000), dengan had maksimum dibenarkan sebanyak Ringgit Malaysia Lima Puluh Ribu (RM50,000) untuk Pemegang Kad Biasa dan Perbankan Prioriti, atau suatu amaun lain yang ditentukan oleh Bank dari semasa ke semasa dengan memberikan makluman awal dua puluh satu (21) hari kalendar terlebih dahulu kepada Pemegang Kad. Pemegang Kad boleh melakukan penetapan Had Pemindahan Harian di mana-mana cawangan Bank atau ATM daripada Bank.

Explanation: Document 2 uses 'dengan memberikan makluman awal dua puluh satu (21) hari kalendar terlebih dahulu kepada Pemegang Kad' which translates to 'by giving prior notice twenty-one (21) calendar days in advance to the Cardholders'. Document 1 uses 'by giving twenty-one (21) calendar days' prior notice to the Cardholders'. The addition of 'in advance' in Document 2 is redundant and could be considered an inaccurate disclosure as it is not present in the original document.

No. 53

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: Document 2 uses 'menarik diri daripada perkhidmatan amaran transaksi melalui Paparan Notifikasi Aplikasi HLB Connect atau SMS tersebut' which translates to 'withdraw from the transaction alert service through the HLB Connect App Notification Display or SMS'. Document 1 uses 'totally opt out of the Notifications via HLB Connect App and/or SMS transaction alert service'. The use of 'withdraw' instead of 'opt out' is an inaccurate disclosure as it implies a different action.

No. 54

Flags: Structural Difference

Document 1	Document 2
<p>13.0 Shariah Compliance 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. The Debit Card shall not be used at any merchants who are in the business of providing non-Shariah compliant Goods and Services and/or for any non-Shariah compliant transactions categorized by the following Merchant Category as per below: (i) Bars, Cocktail Lounges, Discotheque, Nightclubs and Taverns (ii) Packages Beer, Wine and Liquor (iii) Cigar Stores and Stands (iv) Gambling Transactions (v) Gambling-Horse Racing, Dog Racing, Non-Sports Intrastate Internet Gambling (vi) Dating and Escort Services Note: The above list of non-Halal merchants/non-Shariah compliant activities may be updated from time to time.</p>	<p>13.0 Pematuhan Syariah 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. Kad Debit tidak boleh digunakan di mana-mana peniaga runcit yang menyediakan barang dan perkhidmatan yang tidak mematuhi Syariah dan/atau untuk apa-apa transaksi yang tidak mematuhi Syariah yang dikategorikan mengikut Kategori peniaga seperti yang berikut: (i) Bar, Ruang Koktel, Disko, Kelab Malam dan Kedai Minuman Keras (ii) Pakej Bir, Wain dan Minuman Keras (iii) Kedai dan gerai cerut (iv) Transaksi Perjudian (v) Petaruhan-Perlumbaan Kuda, Perlumbaan Anjing, Petaruhan Bukan Sukan Dalam Talian Antara Negeri (vi) Perkhidmatan Janji Temu dan Teman Social Nota: Senarai peniaga runcit dan aktiviti tidak mematuhi Syariah di atas akan dikemas kini dari semasa ke semasa.</p>

Explanation: Document 1 uses a new line for each item in the list, while Document 2 uses a new line and a space. This is a structural difference.

No. 55

Flags: Inaccurate disclosure

Document 1	Document 2
<p>14.1 Save and except for damages arising directly from the Bank's wilful default or gross negligence, the Cardholder agrees and undertakes to reimburse and pay the Bank on the Bank's written demand all claims, demands, losses and expenses (including legal costs as between solicitor and own client) and all other liabilities of whatsoever nature or description which may be incurred or suffered by the Bank in connection with or in any manner arising out of the provision of the Services or the acceptance of any instruction given by the Cardholder or breach by the Cardholder of any of these T&Cs. The liabilities of the Cardholder shall be a continuing liability and will remain in full force and effect until the liability, if any, of the Bank is fully discharged.</p>	<p>14.1 Kecuali jika kerugian tersebut disebabkan oleh salah laku sengaja atau kecuaiian melampau oleh Bank, Pemegang Kad dengan ini bersetuju dan wajib untuk membayar balik kepada Bank atas permintaan bertulis Bank semua tuntutan, kerugian dan perbelanjaan (termasuk kos perundangan sebagaimana peguam cara dengan pelanggan sendiri) dan semua liabiliti dalam apa jua bentuk atau jenis yang ditanggung atau dialami oleh Bank berhubung dengan atau apa jua cara yang timbul daripada peruntukan Perkhidmatan atau penerimaan sebarang arahan yang diberikan oleh Pemegang Kad atau pelanggaran mana-mana Terma dan Syarat ini oleh Pemegang Kad. Liabiliti Pemegang Kad adalah merupakan liabiliti berterusan dan akan kekal berkuat kuasa sepenuhnya sehingga liabiliti Bank, jika ada, dilepaskan sepenuhnya.</p>

Explanation: Document 1 uses 'wilful default' while Document 2 uses 'salah laku sengaja'. While both can be translated to 'wilful default', 'salah laku sengaja' is more accurately translated to 'intentional misconduct'. This is an inaccurate disclosure.

No. 56

Flags: Structural Difference

Document 1	Document 2
16.2 The Bank is entitled at its discretion to: (a) suspend the Cardholder's right to use the Debit Card entirely or in respect of specified privileges. (b) refuse to re-issue, renew or replace the Debit Card, without in any case, affecting the obligations of the Cardholder under these T&Cs which will continue in force, and there will be no refund of any Annual Fee or other fees paid if the right to use the Debit Card is suspended by the Bank or if the Debit Card is not renewed or replaced.	16.2 Bank berhak untuk: (a) Menggantung hak Pemegang Kad untuk menggunakan Kad Debit sepenuhnya atau berkenaan keistimewaan tertentu. (b) Menolak untuk menerbit-semula, memperbaharui atau mengganti Kad Debit, tanpa dalam apa jua perkara, menjejaskan tanggungjawab Pemegang Kad di bawah T&S ini yang akan terus berkuatkuasa dan tiada pengembalian akan dibuat untuk sebarang fi tahunan atau fi lain yang telah dibayar jika hak untuk menggunakan Kad Debit digantung oleh Bank atau jika Kad Debit tidak diperbaharui atau diganti.

Explanation: Document 1 uses a new line for each item in the list, while Document 2 uses a new line and a space. This is a structural difference.

No. 57

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 dikenakan), 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 dikenakan) 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: Document 1 uses (a), (b), and (c) to enumerate the sub-clauses under 19.3, while Document 2 uses a different structure, with the first part of the sentence before the colon, and then (a) and (b) for the sub-clauses. This is a structural difference in how the information is presented.

No. 58

Flags: Missing paragraphs or information, Major deviations from the English version

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: Document 2 is missing the explicit (c) clause from Document 1. The content of (c) is present in Document 2, but it is labelled as (b). This is a major deviation from the English version and a missing paragraph.

No. 59

Flags: Structural Difference

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: Document 1 refers to Clause 20.1 for the definition of Overseas Transactions, while Document 2 incorrectly refers to Clause 19.1. This is a structural difference that could lead to confusion.

No. 60

Flags: Inaccurate disclosure, Major deviations from the English version

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 Clause 20.1 herein.	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 Klausa 20.1 di dalam ini .

Explanation: Document 1 states that the overseas transaction is allowed if the cardholder has opted to allow it in accordance with Clause 20.1. Document 2 states that the overseas transaction is allowed if the cardholder has opted to allow it in accordance with Clause 20.1 'di dalam ini' which translates to 'in this'. This is an inaccurate disclosure and a major deviation from the English version.

No. 61

Flags: Inaccurate disclosure, Major deviations from the English version

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 prevailing spot exchange rates 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 kadar tukaran serta-merta semasa pada tarikh transaksi.

Explanation: Document 1 states that all overseas transactions are subject to the laws of the country where the transaction originates. Document 2 states that all overseas transactions through ATM and card transactions are subject to the laws of the country where the transaction is done. This is an inaccurate disclosure and a major deviation from the English version.

No. 62

Flags: Inaccurate disclosure, Major deviations from the English version

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: Document 1 refers to Visa/Mastercard, while Document 2 refers to Visa International/MasterCard International. This is an inaccurate disclosure and a major deviation from the English version.

No. 63

Flags: Inaccurate disclosure, Major deviations from the English version

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: Document 1 states that the exchange rate and time of conversion is determined by Visa/Mastercard at its discretion. Document 2 states that the exchange rate is determined by Visa/Mastercard. This is an inaccurate disclosure and a major deviation from the English version.

No. 64

Flags: Structural Difference

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 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.</p>

Explanation: The English version uses 'and' at the end of the first point, while the Malay version does not have 'dan' at the end of the first point.

No. 65

Flags: Inaccurate disclosure

Document 1	Document 2
<p>20.7 If the Cardholder chooses to transact in foreign currency using the MCF Enabled Account, the transaction can be effected if there is sufficient balance of the foreign currency selected in the MCF Enabled Account. This transaction will not be subject to the fees stated under Clause 20.5. However, if the foreign currency selected by the Cardholder is insufficient, the transaction will be effected in Ringgit Malaysia and will be debited from the Ringgit Malaysia balance that is available in the Cardholder's MCF Enabled Account and the charges stated under Clause 20.5 shall apply.</p>	<p>20.7 Sekiranya Pemegang Kad memilih untuk melakukan transaksi dalam mata wang asing menggunakan Akaun Yang Diupayakan Dengan MCF, transaksi tersebut akan berjaya sekiranya mata wang asing yang dipilih mempunyai baki yang mencukupi di dalam Akaun Yang Diupayakan Dengan MCF. Transaksi tersebut tidak akan dikenakan fi yang dinyatakan dalam Klausa 20.5. Walau bagaimanapun, sekiranya mata wang asing yang dipilih oleh Pemegang Kad tidak mencukupi, transaksi tersebut akan disempurnakan dalam Ringgit Malaysia dan akan didebit dari baki Ringgit Malaysia yang terdapat dalam Akaun Yang Diupayakan Dengan MCF Pemegang Kad dan fi yang dinyatakan dalam Klausa 20.5 akan dikenakan.</p>

Explanation: The English version uses 'effected' while the Malay version uses 'berjaya' and 'disempurnakan'. The Malay version is more specific in the context of the transaction being successful and completed.

No. 66

Flags: Inaccurate disclosure

Document 1	Document 2
20.8 Notwithstanding Clause 20.7, if the financial institution of the overseas merchant effects/authorises the Overseas Transaction in Ringgit Malaysia instead of the foreign currency selected by the Cardholder, such transaction will be debited to the Cardholder's Retail Purchase Account in Ringgit Malaysia even though the Cardholder may have sufficient foreign currency balance in his MCF Enabled Account.	20.8 Meskipun adanya Klausula 20.7, sekiranya institusi kewangan peniaga luar negara menyempurnakan / membenarkan Transaksi Luar Negara dalam Ringgit Malaysia, bukannya dalam mata wang asing yang dipilih oleh Pemegang Kad, transaksi tersebut akan didebit dari Akaun Pembelian Runcit Pemegang Kad dalam Ringgit Malaysia walaupun Pemegang Kad mempunyai baki mata wang asing yang mencukupi dalam Akaun Yang Diupayakan Dengan MCF

Explanation: The English version uses 'effects/authorises' while the Malay version uses 'menyempurnakan / membenarkan'. The Malay version is more specific in the context of the transaction being completed or authorized.

No. 67

Flags: Inaccurate disclosure

Document 1	Document 2
<p>20.9 For Card Transaction that is effected from the MCF Enabled Account in foreign currency: (i) If there is any refund by Authorised Merchant within sixty (60) days from the date of the transaction, and the Bank is able to match the same back to the original transaction, the refund will be credited to the MCF Enabled Account in the currency of the original transaction. Otherwise, the refund will be converted to Ringgit Malaysia at the Bank's prevailing exchange rate at the time the Bank credits refund to the Cardholder's MCF Enabled Account. (ii) if the Authorised Merchant presents a request for refund more than sixty (60) days after the transaction date, the refund to the Cardholder shall be effected in Ringgit Malaysia and the conversion from the relevant foreign currency to Ringgit Malaysia shall be effected at the Bank's prevailing exchange rate at the time the Bank credits the refund to the Cardholder's MCF Enabled Account.</p>	<p>20.9 Bagi Transaksi Kad yang disempurnakan dari Akaun Yang Diupayakan Dengan MCF dalam mata wang asing: (i) sekiranya terdapat kembalian oleh Peniaga Sah dalam tempoh enam puluh (60) hari daripada tarikh transaksi, dan Bank berjaya memadankan kembalian tersebut kepada transaksi asal, kembalian tersebut akan dikreditkan ke dalam Akaun Yang Diupayakan Dengan MCF dalam mata wang transaksi asal. Sekiranya padanan tidak berjaya, kembalian tersebut akan ditukarkan kepada Ringgit Malaysia pada kadar tukaran semasa Bank pada masa Bank mengkredit kembalian tersebut ke dalam Akaun Yang Diupayakan Dengan MCF Pemegang Kad. (ii) sekiranya Peniaga Sah mengemukakan permintaan untuk kembalian selepas tempoh enam puluh (60) hari daripada tarikh transaksi, kembalian kepada Pemegang Kad akan disempurnakan dalam Ringgit Malaysia and tukaran daripada mata wang yang berkenaan kepada Ringgit Malaysia adalah pada kadar tukaran semasa Bank pada masa Bank mengkredit kembalian tersebut ke dalam Akaun Yang Diupayakan Dengan MCF Pemegang Kad.</p>

Explanation: The English version uses 'effected' while the Malay version uses 'disempurnakan'. The Malay version is more specific in the context of the transaction being completed.

No. 68

Flags: Inaccurate disclosure

Document 1	Document 2
21.1 The Cardholder shall not be allowed to perform any Overseas Transactions and/or Card-Not- Present Transactions unless he/she has registered his/her instruction to opt-in to perform the Overseas Transactions and/or Card-Not-Present Transactions via Hong Leong Connect, Bank's ATMs, visit any of the Bank's branches or contact the Bank's Contact Centre at 03-7626 8899, failing which, the said Overseas Transactions and/or Card-Not-Present Transactions will be rejected.	21.1 Pemegang Kad tidak dibenarkan untuk melaksanakan apa-apa Transaksi Luar Negara dan/atau Transaksi Tanpa Kad melainkan Pemegang Kad telah mendaftarkan arahnya untuk memilih masuk untuk melaksanakan Transaksi Luar Negara dan/atau Transaksi Tanpa Kad melalui Hong Leong Connect, ATM Bank, kunjungi mana-mana cawangan Bank atau hubungi Pusat Panggilan Bank di 03-7626 8899, jika tidak, Transaksi Luar Negara dan/atau Transaksi Tanpa Kad akan ditolak.

Explanation: The English version uses 'failing which' while the Malay version uses 'jika tidak'. The Malay version is more direct and simpler.

No. 69

Flags: Inaccurate disclosure

Document 1	Document 2
22.1 Although the Bank's Debit Card supports MyDebit which only applies within Malaysia, and Visa/Mastercard which allows the Debit Card to be accepted both overseas and in Malaysia, when the Debit Card is used at Authorised Merchants in Malaysia, it is subject to the Authorised Merchants' choice of network (i.e. either MyDebit or Visa/Mastercard) for purposes of processing the payment.	22.1 Walaupun Kad Debit Bank menyokong MyDebit yang hanya boleh digunakan di dalam Malaysia, dan Visa/ Mastercard yang diterima di dalam Malaysia dan di luar negara, apabila Kad Debit digunakan di Peniaga Sah di Malaysia, ia adalah tertakluk kepada pilihan rangkaian oleh Peniaga Sah tersebut (iaitu sama ada MyDebit atau Visa/Mastercard) bagi tujuan memproses pembayaran.

Explanation: The English version uses 'accepted both overseas and in Malaysia' while the Malay version uses 'diterima di dalam Malaysia dan di luar negara'. The Malay version is more direct and simpler.

No. 70

Flags: Inaccurate disclosure

Document 1	Document 2
22.2 The Cardholder is not allowed to request the Authorised Merchant to change its chosen debit card network.	22.2 Pemegang Kad tidak dibenarkan untuk meminta Peniaga Sah yang dibenarkan untuk menukar rangkaian Kad Debit yang telah dipilih.

Explanation: The English version uses 'request the Authorised Merchant to change its chosen debit card network' while the Malay version uses 'meminta Peniaga Sah yang dibenarkan untuk menukar rangkaian Kad Debit yang telah dipilih'. The Malay version is more specific in the context of the merchant being authorized and the debit card network being chosen.

No. 71

Flags: Inaccurate disclosure

Document 1	Document 2
23.1 These T&Cs shall be binding upon the heirs, personal representatives and successors-in-title of the Cardholder and the Bank respectively.	23.1 T&S ini akan digunakan pakai untuk waris, wakil peribadi dan pengganti Pemegang Kad dan Bank masing-masing.

Explanation: The English version uses 'shall be binding upon' while the Malay version uses 'akan digunakan pakai untuk'. The Malay version is more direct and simpler.

No. 72

Flags: Inaccurate disclosure

Document 1	Document 2
<p>24.1 These T&Cs shall be governed by and construed in all respects in accordance with the laws of Malaysia but in enforcing its rights, the Bank shall be at liberty to initiate and take actions or proceedings or otherwise against the Cardholder and any party in Malaysia and/or elsewhere as Bank may deem fit. The Cardholder agrees that where any actions or proceedings are initiated and taken in Malaysia it shall submit to the exclusive jurisdiction of the Courts of Malaysia in all matters connected with its obligations and liabilities under or arising out of the Account and these T&Cs.</p>	<p>24.1 T&S ini akan tertakluk kepada dan ditafsirkan menurut undang-undang Malaysia tetapi dalam menguatkuasakan haknya, Bank bebas untuk memulakan dan mengambil tindakan atau prosiding atau selainnya terhadap Pemegang Kad dan mana-mana pihak di Malaysia dan/atau di tempat lain seperti yang dianggap sesuai oleh Bank dan Pemegang Kad bersetuju bahawa apabila apa-apa tindakan atau prosiding dimulakan dan diambil di Malaysia, ia hendaklah mematuhi bidang kuasa eksklusif Mahkamah Malaysia dalam semua hal yang berkaitan dengan kewajipan dan liabiliti di bawah atau yang timbul daripada Akaun dan T&S ini.</p>

Explanation: The English version uses 'shall be governed by and construed' while the Malay version uses 'akan tertakluk kepada dan ditafsirkan menurut'. The Malay version is more direct and simpler.