

# 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: 143.16368529992178s

# Discrepancies

Total Discrepancies Found: 20

## No. 1

### Flags: Structural Difference

Document 1	Document 2
These T&Cs are to be read together as a whole with the General Terms and Conditions of Accounts, Hong Leong Debit Card Terms and Conditions, e-Statement and e-Tax Invoice Facility Terms and Conditions, Terms and Conditions for the Use of HLB Connect (as defined below) and any other relevant Terms and Conditions as HLB may impose from time to time with twenty-one (21) calendar days' prior notice, as well as other rules and regulations binding on HLB.	T&S ini harus dibaca secara keseluruhan dengan Terma dan Syarat Am Akaun, Terma dan Syarat Kad Debit Hong Leong, Terma-terma dan Syarat-Syarat Kemudahan e-Penyata dan Invois e-Cukai, Terma dan Syarat Penggunaan HLB Connect (seperti yang ditentukan di bawah) dan mana-mana terma dan syarat lain yang berkaitan seperti yang mungkin dikenakan oleh HLB dari semasa ke semasa setelah diberi notis awal dua puluh satu (21) hari, serta peraturan dan undang-undang lain yang mengikat ke atas HLB.

Explanation: The first paragraph in document 1 is in English, while the first paragraph in document 2 is in Malay. This is a structural difference as the content is the same but in different languages.

## No. 2

### Flags: Inaccurate disclosure

Document 1	Document 2
"ATM" Automated teller machines: (i) installed by HLB/HLISB or any member of the Shared ATM Network (SAN); and/or (ii) designated by HLB/HLISB or Visa/Mastercard, for the use of the Cardholder.	"ATM" Mesin Juruwang Automatik (i) yang dipasang oleh <b>HLISB/HLB</b> atau mana-mana ahli Rangkaian ATM Kongsi (SAN) dan/atau (ii) yang ditetapkan oleh <b>HLISB/HLB</b> atau Visa/Mastercard untuk kegunaan pemegang kad.

Explanation: In document 1, the order is HLB/HLISB, while in document 2, the order is HLISB/HLB. This is an inaccurate disclosure as the order is reversed.

## No. 3

### Flags: Inaccurate disclosure

Document 1	Document 2
"CDM" Cash Deposit Machine installed by HLB/HLISB for you to make deposits and payment transactions by cash.	"CDM" Mesin Deposit Tunai yang dipasang oleh <b>HLISB/HLB</b> untuk anda membuat deposit dan transaksi pembayaran secara tunai.

Explanation: In document 1, the order is HLB/HLISB, while in document 2, the order is HLISB/HLB. This is an inaccurate disclosure as the order is reversed.

## No. 4

### Flags: Inaccurate disclosure

Document 1	Document 2
"Connect" Internet banking services provided by HLBB/HLISB to enable you to perform banking transactions with the use of a personal computer terminal or any electronic device through the internet browser with the Security Codes; and include the services as may be supplemented, varied or withdrawn by HLB/HLISB at any time, and from time to time.	"Connect"Perkhidmatan Perbankan Internet yang disediakan oleh <b>HLISB/HLBB</b> untuk membolehkan anda melakukan transaksi perbankan dengan menggunakan terminal komputer peribadi atau apa-apa peranti elektronik menerusi pelayar internet dengan Kod Keselamatan; dan termasuk perkhidmatan yang ditambah, diubah atau ditarik balik oleh <b>HLISB/HLB</b> pada bila-bila masa, dan dari semasa ke semasa.

Explanation: In document 1, the order is HLBB/HLISB and HLB/HLISB, while in document 2, the order is HLISB/HLBB and HLISB/HLB. This is an inaccurate disclosure as the order is reversed.

## No. 5

### Flags: Inaccurate disclosure

Document 1	Document 2
<p>(d) With effect from 12 June 2021 (“Effective Date”), there shall be no interim crediting of interests on a monthly basis (“New Rule”):</p> <ul style="list-style-type: none"> <li>• For all new JFD, interest will be credited into the JSA only upon maturity of JFD.</li> <li>• For JFD opened prior to Effective Date, interest earned will be credited into the JSA on a monthly basis until the end of the JFD tenure. <b>Should the JFD be renewed, whether manually or on an auto-renewal basis upon maturity, the New Rule shall apply.</b> (In the event the entire JFD is fully withdrawn on or before its respective maturity period or the minimum tenure as HLB may determine at any time with twenty-one (21) calendar days’ prior notice, HLB shall be entitled to deduct from or debit the Customer’s JFD Account all such accrued monthly interest paid including but not limited to all interests paid on partial withdrawals earlier.) Illustration: A JFD entered into before Effective Date for a 12-month tenure maturing on 31 August 2021 will enjoy interest crediting on a monthly basis. Upon maturity, the said JFD is renewed for another 12 months. Interests for this renewed JFD will only be paid at the end of the 12-month tenure on 31 August 2022.</li> </ul>	<p>(d) Berkuatkuasa pada 12 Jun 2021 (“Tarikh Berkuatkuasa”), tiada lagi pengkreditan keuntungan secara interim iaitu setiap bulan (“Peraturan Baharu”).</p> <ul style="list-style-type: none"> <li>• Untuk semua JFD yang baharu, keuntungan akan dikreditkan ke dalam JSA hanya pada tarikh matang JFD tersebut.</li> <li>• Untuk JFD yang dibuka sebelum Tarikh Berkuatkuasa, keuntungan yang diperolehi akan dikreditkan ke dalam JSA pada setiap bulan hingga akhir tempoh JFD tersebut. Sekiranya JFD diperbaharui, sama ada secara manual atau secara automatik pada tarikh matang, Peraturan Baharu akan terpakai. (**Sekiranya JFD dikeluarkan sepenuhnya pada atau sebelum tempoh matang atau tempoh minimum seperti yang ditentukan oleh HLB pada bila-bila masa dengan memberi notis awal dua puluh satu (21) hari, HLB berhak untuk menolak atau mendebit Akaun JFD, Pelanggan bagi semua keuntungan bulanan terakru termasuk tetapi tidak terhad kepada semua keuntungan yang dibayar ke atas sebahagian pengeluaran awal.) Ilustrasi: JFD yang dimasukkan sebelum Tarikh Berkuatkuasa untuk tempoh 12 bulan, dan matang pada <b>31 Julai 2021</b>, akan menikmati pengkreditan keuntungan setiap bulan. Setelah matang, JFD tersebut akan diperbaharui selama 12 bulan lagi. Keuntungan diperolehi dari JFD yang diperbaharui ini hanya akan dibayar pada akhir tempoh 12 bulan iaitu pada 31 Julai 2022.</li> </ul>

Explanation: The illustration in document 1 states the maturity date as 31 August 2021, while document 2 states it as 31 Julai 2021. This is an inaccurate disclosure as the dates are different.

## No. 6

### Flags: Structural Difference

Document 1	Document 2
<p>• Partial Withdrawal and Premature Withdrawal of JFD (i) Partial withdrawal of JFD is allowed during the Tenure provided that the JFD balance prior to the partial withdrawal is above Ringgit Malaysia Three Thousand (RM3,000). Otherwise, such partial withdrawal shall be treated as premature withdrawal of the entire JFD. (ii) Partial withdrawal of JFD can be performed at any branch, i.e., at the Domicile Branch or Non-Domicile Branch. (iii) Partial withdrawals of JFD are permissible with a minimum withdrawal of Ringgit Malaysia Three Thousand (RM3,000) or in multiples of Ringgit Malaysia Three Thousand (RM3,000) or any other amount to be determined by HLB at any time with twenty-one (21) calendar days' prior notice provided that the minimum balance of the JFD has to be maintained at Ringgit Malaysia Three Thousand (RM3,000) after such partial withdrawals. (iv) The balance sum of the JFD placement will continue to earn the contracted JFD rate. (v) No interest shall be payable on partially withdrawn amounts and premature withdrawals of JFDs, regardless of the number of completed months at the time of partial/premature withdrawal.</p>	<p>• Pengeluaran Sebahagian dan Pengeluaran Pramatang JFD (i) Pengeluaran sebahagian JFD dibenarkan semasa dalam Tempoh dengan syarat baki di dalam akaun JFD sebelum pengeluaran secara sebahagian itu adalah melebihi Ringgit Malaysia Tiga Ribu (RM3,000). Jika tidak, pengeluaran sebahagian tersebut akan dianggap pengeluaran pramatang bagi keseluruhan JFD. (ii) Pengeluaran sebahagian JFD boleh dibuat di mana-mana cawangan, iaitu Cawangan Domisil atau Bukan Cawangan Domisil. (iii) Pengeluaran sebahagian JFD adalah dibenarkan dengan pengeluaran minimum sebanyak Ringgit Malaysia Tiga Ribu (RM3,000) atau dalam gandaan Ringgit Malaysia Satu Ribu (RM1,000) atau apa-apa amaun lain yang akan ditentukan oleh HLB pada bila-bila masa dengan memberi notis awal dua puluh satu (21) hari. (iii) Baki jumlah peletakan JFD akan terus menikmati kadar JFD seperti yang ditetapkan. (iv) Tiada keuntungan akan dibayar bagi amaun pengeluaran sebahagian dan pengeluaran pramatang JFD, tanpa mengambil kira bilangan bulan yang telah lengkap pada masa pengeluaran sebahagian/pramatang itu dibuat.</p>

Explanation: The numbering of the points under 'Partial Withdrawal and Premature Withdrawal of JFD' is different between the two documents. Document 1 uses (i), (ii), (iii), (iv), (v), while Document 2 uses (i), (ii), (iii), (iv). This is a structural difference.

## No. 7

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

Document 1	Document 2
(iii) Partial withdrawals of JFD are permissible with a minimum withdrawal of Ringgit Malaysia Three Thousand (RM3,000) or in multiples of Ringgit Malaysia Three Thousand (RM3,000) or any other amount to be determined by HLB at any time with twenty-one (21) calendar days' prior notice provided that the minimum balance of the JFD has to be maintained at Ringgit Malaysia Three Thousand (RM3,000) after such partial withdrawals.	(iii) Pengeluaran sebahagian JFD adalah dibenarkan dengan pengeluaran minimum sebanyak Ringgit Malaysia Tiga Ribu (RM3,000) atau dalam gandaan Ringgit Malaysia <b>Satu Ribu (RM1,000)</b> atau apa-apa amaun lain yang akan ditentukan oleh HLB pada bila-bila masa dengan memberi notis awal dua puluh satu (21) hari.

Explanation: In Document 1, the minimum withdrawal is in multiples of Ringgit Malaysia Three Thousand (RM3,000), while in Document 2, it is in multiples of Ringgit Malaysia One Thousand (RM1,000). Also, the phrase 'provided that the minimum balance of the JFD has to be maintained at Ringgit Malaysia Three Thousand (RM3,000) after such partial withdrawals' is missing in Document 2.

## No. 8

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

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

Explanation: The content of point (iv) in Document 1 is present in Document 2, but it is labelled as (iii) and is placed before the original (iii) content of Document 2. This is a structural difference and a deviation from the English version.

## No. 9

### Flags: Structural Difference

Document 1	Document 2
(iv) The balance sum of the JFD placement will continue to earn the contracted JFD rate. (v) No interest shall be payable on partially withdrawn amounts and premature withdrawals of JFDs, regardless of the number of completed months at the time of partial/premature withdrawal.	(iii) Baki jumlah peletakan JFD akan terus menikmati kadar JFD seperti yang ditetapkan. (iv) Tiada keuntungan akan dibayar bagi amaun pengeluaran sebahagian dan pengeluaran pramatang JFD, tanpa mengambil kira bilangan bulan yang telah lengkap pada masa pengeluaran sebahagian/pramatang itu dibuat.

Explanation: The numbering of the points under 'Partial Withdrawal and Premature Withdrawal of JFD' is different between the two documents. Document 1 uses (iv), (v), while Document 2 uses (iii), (iv). This is a structural difference.

## No. 10

### Flags: Structural Difference

Document 1	Document 2
3.3.2 JDC Reload (a) The Customer must perform credit reload into the Re-loadable Account prior to using the JDC. (b) The following are two (2) reload options available for JDC: Auto Reload The Customer has an option to subscribe for automatic reload ("Auto Reload") service to top-up cash value automatically into the Re-loadable Account via OTC or Connect.	3.3.2 Isian Semula JDC (a) Pelanggan mestilah melakukan isian semula kredit ke dalam Akaun Isian Semula sebelum menggunakan JDC. (b) Dua (2) pilihan tambah nilai yang tersedia bagi JDC seperti berikut: Isian Semula Auto Pelanggan mempunyai pilihan untuk melanggan perkhidmatan isian semula automatik ("Isian Semula Auto") untuk menambah nilai tunai secara automatik ke dalam Akaun Isian Semula melalui OTC atau Connect.

Explanation: Document 1 uses 'Auto Reload' as a heading, while Document 2 uses 'Isian Semula Auto'. Also, Document 2 has an extra line break after the (a) label.

## No. 11

### Flags: Inaccurate disclosure

Document 1	Document 2
<p>(i) Auto Reload via OTC • Auto Reload service is available only from JSA into the Re-loadable Account. • Upon issuance of the JDC, Ringgit Malaysia Fifty (RM50) is debited from the JSA and will be auto reloaded into the Re-loadable Account provided that the Customer has opted for the Auto Reload service. • Auto Reload will be effected whenever the balance in the Re-loadable Account falls below the threshold of Ringgit Malaysia Fifty (RM50). • The minimum Auto Reload amount is Ringgit Malaysia Fifty (RM50) and in multiples of Ringgit Malaysia Fifty (RM50) up to a maximum of Ringgit Malaysia Five Hundred (RM500) per month. • Auto Reload is subject to daily reload schedule at 6:00 a.m., 1:00 p.m. and 5:00 p.m. ("Reload Schedule"). Any Auto Reload required after 5:00 p.m. shall be scheduled for Reload Schedule on the following day. • Only one (1) Auto Reload is allowed per day. • Auto Reload service via OTC is available free of charge.</p>	<p>(i) Perkhidmatan Isian Semula Auto melalui OTC • Perkhidmatan Isian Semula Auto hanya tersedia daripada JSA kepada Akaun Isian Semula. • Setelah JDC dikeluarkan, Ringgit Malaysia Lima Puluh (RM50) akan didebitkan daripada JSA dan akan diisi semula secara automatik ke dalam Akaun Isian Semula dengan syarat Pelanggan telah memilih perkhidmatan Isian Semula Auto. • Isian Semula Auto akan dilaksanakan apabila baki dalam Akaun Isian Semula susut di bawah paras Ringgit Malaysia Lima Puluh (RM50). • Amaun minimum Isian Semula Auto ialah Ringgit Malaysia Lima Puluh (RM50) dan dalam gandaan Ringgit Malaysia Lima Puluh (RM50) sehingga amaun maksimum Ringgit Malaysia Lima Ratus (RM500) sebulan. • Isian Semula Auto tertakluk pada jadual tambah nilai harian pada pukul 6:00 pagi, 1:00 petang dan 5:00 petang ("Jadual Isian Semula"). Sebarang Isian Semula Auto diperlukan selepas 5:00 petang akan dijadualkan untuk Isian Semula pada hari berikutnya. • Hanya satu (1) Isian Semula Auto dibenarkan dalam sehari. • Perkhidmatan Isian Semula Auto melalui OTC disediakan secara percuma.</p>

Explanation: Document 1 uses 'Ringgit Malaysia Fifty (RM50)' and 'Ringgit Malaysia Five Hundred (RM500)' while Document 2 uses 'Ringgit Malaysia Lima Puluh (RM50)' and 'Ringgit Malaysia Lima Ratus (RM500)'. The translation is inconsistent in the use of numbers in words.



## No. 12

### Flags: Structural Difference

Document 1	Document 2
(ii) Auto Reload via Connect • Only applicable to Customers who has registered their child for the HLB Pocket Connect App. • Log on to <a href="https://s.hongleongconnect.my/">https://s.hongleongconnect.my/</a> and set up recurring reload in HLB Pocket Connect Parent Portal to transfer from any CASA/CASA-i into the Re-loadable Account. • Auto Reload service via Connect is available free of charge.	(ii) Perkhidmatan Isian Semula Auto melalui Connect • Hanya terpakai kepada Pelanggan yang telah mendaftarkan anak mereka untuk Aplikasi HLB Pocket Connect. • Log masuk ke <a href="https://s.hongleongconnect.my/">https://s.hongleongconnect.my/</a> dan sediakan tambah nilai berulang dalam Portal Ibu Bapa HLB Pocket Connect untuk memindahkan daripada mana-mana CASA/CASA-i ke dalam Akaun Isian Semula. Perkhidmatan Isian Semula Auto melalui Connect tersedia secara percuma.

Explanation: Document 1 has a bullet point before the last sentence, while Document 2 does not.

## No. 13

### Flags: Inaccurate disclosure

Document 1	Document 2
Manual Reload Manual Reload can be performed via OTC, CDM, ATM and Connect into the Re-loadable Account. (i) OTC: • Ringgit Malaysia Two (RM2) will be charged for each Manual Reload via OTC. This amount will be deducted from the reload amount (i.e. Manual Reload of Ringgit Malaysia Fifty (RM50), the amount credited to Re-loadable Account will be Ringgit Malaysia Forty-Eight (RM48)).	Isian Semula Manual Isian Semula Manual boleh dilakukan melalui OTC, CDM, ATM dan Connect ke dalam Akaun Isian Semula. (i) OTC: • <b>Ringgit Malaysia Dua (RM2) akan dikenakan bagi setiap Isian Semula melalui OTC. Amaun ini akan ditolak daripada amaun isian semula (contoh, untuk Isian Semula Manual sebanyak Ringgit Malaysia Lima Puluh (RM50), amaun yang dikreditkan ke dalam Akaun Isian Semula ialah Ringgit Malaysia Empat Puluh Lapan (RM48)).</b>

Explanation: The English document states “This amount will be deducted from the reload amount”, while the Malay document states “Amaun ini akan dikenakan bagi setiap Isian Semula melalui OTC. Amaun ini akan ditolak daripada amaun isian semula”. The Malay document is more specific, stating that the RM2 charge is applied for each reload, which is not explicitly stated in the English document.

## No. 14

### Flags: Inaccurate disclosure

Document 1	Document 2
(ii) CDM: • Insert JDC into CDM or manually key-in the sixteen (16) digit JDC number for reload. • Reload via CDM is free of charge.	(ii) CDM: • Masukkan JDC ke dalam CDM atau <b>tekan nombor JDC enam belas (16) digit untuk isian semula</b> • Isian semula melalui CDM adalah percuma.

Explanation: The English document states “manually key-in the sixteen (16) digit JDC number”, while the Malay document states “tekan nombor JDC enam belas (16) digit untuk isian semula”. The Malay document uses the word “tekan” which translates to “press” or “key in”, which is more specific than the English version.

## No. 15

### Flags: Inaccurate disclosure

Document 1	Document 2
(iii) ATM: • Insert the Customer’s HLB Debit Card into ATM and key-in the sixteen (16) digit JDC number for reload. • Reload via ATM is free of charge.	(iii) ATM: • Masukkan Kad Debit HLB Pelanggan ke dalam ATM dan <b>tekan nombor JDC enam belas (16) digit untuk isian semula</b> . • Isian semula melalui ATM adalah percuma.

Explanation: The English document states “key-in the sixteen (16) digit JDC number”, while the Malay document states “tekan nombor JDC enam belas (16) digit untuk isian semula”. The Malay document uses the word “tekan” which translates to “press” or “key in”, which is more specific than the English version.

## No. 16

### Flags: Inaccurate disclosure

Document 1	Document 2
(iv) Connect: • Log on to <a href="https://s.hongleongconnect.my/">https://s.hongleongconnect.my/</a> and transfer from any CASA/CASA-i into the sixteen (16) digit JDC number. • Reload via Connect is free of charge.	(iv) Connect: • Layari <a href="https://s.hongleongconnect.my/">https://s.hongleongconnect.my/</a> dan pindahkan daripada mana-mana CASA/CASA-i ke dalam nombor JDC- i enam belas (16) digit. Isian semula menerusi Connect adalah percuma.

Explanation: The English document states “transfer from any CASA/CASA-i into the sixteen (16) digit JDC number”, while the Malay document states “pindahkan daripada mana-mana CASA/CASA-i ke dalam nombor JDC- i enam belas (16) digit”. The Malay document includes “JDC-i” which is not present in the English document. Also, the Malay document uses “Layari” which translates to “Visit” or “Browse” which is more specific than the English version “Log on to”.

**No. 17**

**Flags: Inaccurate disclosure**

Document 1	Document 2
<p>5.0 Conversion of the 3-in-1 JA benefits once the beneficiary attains the age of eighteen (18) years (a) All benefits extended under the 3-in-1 JA will end effectively on the following month after the beneficiary attains the age of eighteen (18). The JSA will be automatically converted into a normal savings account ("Savings Account") in the joint names of the Customer as the primary accountholder and beneficiary as the joint accountholder. (b) The account number of the JSA will be retained and applied to the Savings Account, which is governed by the General Terms &amp; Conditions of Accounts. (c) Existing JFD (if any) will remain as per contracted rate and tenure until maturity, upon which: (i) the JFD will not be renewed further; and (ii) the JFD principal amount and interest will be credited into the Savings Account upon maturity. (d) JFD quarterly e-Statement will be generated in March, June, September and December of the calendar year to replace the 3-in-1 JA e-Statement and will be made available on Connect. (e) The JDC will also no longer be valid for usage. The Re-loadable Account will be automatically closed once the JSA is converted into the Savings Account, and the remaining balances will be transferred to the Savings Account. The Customer and the beneficiary are required to visit any HLB/HLISB branches with their MyKad to replace the JDC with a new debit card linked to the Savings Account. (f) Written notification will be given by HLB to the Customer one month before the</p>	<p>5.0 Penukaran manfaat JA 3-dalam-1 apabila benefisiari mencapai umur lapan belas (18) tahun (a) Segala manfaat di bawah JA 3-dalam-1 akan ditamatkan pada bulan berikutnya setelah benefisiari mencapai umur lapan belas (18) tahun. JSA akan bertukar secara automatik kepada akaun Hong Leong simpanan ("Akaun Simpanan") atas nama bersama Pelanggan sebagai pemegang akaun utama dan benefisiari sebagai pemegang akaun bersama. (b) Nombor akaun JSA akan dikekalkan dan diguna pakai kepada Akaun Simpanan, yang tertakluk pada Terma &amp; Syarat Am Akaun.(c) JFD sedia ada (jika ada) akan kekal mengikut kadar dan tempoh ditetapkan sehinggalah tarikh matang, pada ketika itu nanti: (i) JFD tidak akan diperbaharui lagi; dan (ii) amaun pokok JFD serta keuntungannya akan dikreditkan ke dalam Akaun Simpanan apabila matang. (d) Penyata elektronik suku tahunan JFD akan dikeluarkan pada bulan Mac, Jun, September dan Disember untuk menggantikan Penyata elektronik Akaun Junior 3-dalam-1 dan akan disediakan melalui Connect. (e) JDC juga tidak lagi sah untuk penggunaan. Akaun Isian Semula akan ditutup secara automatik sebaik sahaja JSA ditukar kepada Akaun Simpanan, dan baki selebihnya akan dipindahkan ke dalam Akaun Simpanan. Pelanggan dan benefisiarinya dikehendaki mengunjungi mana-mana cawangan HLISB/HLB dengan membawa MyKad mereka untuk menggantikan JDC dengan kad debit baharu yang dipautkan ke Akaun Simpanan. (f) Pemberitahuan bertulis mengenai pertukaran JSA kepada Akaun</p>

<b>Document 1</b>	<b>Document 2</b>
beneficiary attains the age of 18 years on the conversion of JSA into the Savings Account.	Simpanan akan dikeluarkan oleh HLB kepada Pelanggan sebulan sebelum benefisiari mencapai umur 18 tahun.

Explanation: In document 2, the term 'normal savings account' is translated to 'akaun Hong Leong simpanan' which means 'Hong Leong savings account'. This is an inaccurate translation as it specifies the bank name, which is not present in the original English document. This could be misleading as it implies that the savings account is specifically a Hong Leong product, while the English version implies a generic savings account.

**No. 18**

**Flags: Structural Difference**

Document 1	Document 2
<p>5.0 Conversion of the 3-in-1 JA benefits once the beneficiary attains the age of eighteen (18) years (a) All benefits extended under the 3-in-1 JA will end effectively on the following month after the beneficiary attains the age of eighteen (18). The JSA will be automatically converted into a normal savings account ("Savings Account") in the joint names of the Customer as the primary accountholder and beneficiary as the joint accountholder. (b) The account number of the JSA will be retained and applied to the Savings Account, which is governed by the General Terms &amp; Conditions of Accounts. (c) Existing JFD (if any) will remain as per contracted rate and tenure until maturity, upon which: (i) the JFD will not be renewed further; and (ii) the JFD principal amount and interest will be credited into the Savings Account upon maturity. (d) JFD quarterly e-Statement will be generated in March, June, September and December of the calendar year to replace the 3-in-1 JA e-Statement and will be made available on Connect. (e) The JDC will also no longer be valid for usage. The Re-loadable Account will be automatically closed once the JSA is converted into the Savings Account, and the remaining balances will be transferred to the Savings Account. The Customer and the beneficiary are required to visit any HLB/HLISB branches with their MyKad to replace the JDC with a new debit card linked to the Savings Account. (f) Written notification will be given by HLB to the Customer one month before the</p>	<p>5.0 Penukaran manfaat JA 3-dalam-1 apabila benefisiari mencapai umur lapan belas (18) tahun (a) Segala manfaat di bawah JA 3-dalam-1 akan ditamatkan pada bulan berikutnya setelah benefisiari mencapai umur lapan belas (18) tahun. JSA akan bertukar secara automatik kepada akaun Hong Leong simpanan ("Akaun Simpanan") atas nama bersama Pelanggan sebagai pemegang akaun utama dan benefisiari sebagai pemegang akaun bersama. (b) Nombor akaun JSA akan dikekalkan dan diguna pakai kepada Akaun Simpanan, yang tertakluk pada Terma &amp; Syarat Am Akaun.(c) JFD sedia ada (jika ada) akan kekal mengikut kadar dan tempoh ditetapkan sehinggalah tarikh matang, pada ketika itu nanti: (i) JFD tidak akan diperbaharui lagi; dan (ii) amaun pokok JFD serta keuntungannya akan dikreditkan ke dalam Akaun Simpanan apabila matang. (d) Penyata elektronik suku tahunan JFD akan dikeluarkan pada bulan Mac, Jun, September dan Disember untuk menggantikan Penyata elektronik Akaun Junior 3-dalam-1 dan akan disediakan melalui Connect. (e) JDC juga tidak lagi sah untuk penggunaan. Akaun Isian Semula akan ditutup secara automatik sebaik sahaja JSA ditukar kepada Akaun Simpanan, dan baki selebihnya akan dipindahkan ke dalam Akaun Simpanan. Pelanggan dan benefisiarinya dikehendaki mengunjungi mana-mana cawangan HLISB/HLB dengan membawa MyKad mereka untuk menggantikan JDC dengan kad debit baharu yang dipautkan ke Akaun Simpanan. (f) Pemberitahuan bertulis mengenai pertukaran JSA kepada Akaun</p>



Document 1	Document 2
beneficiary attains the age of 18 years on the conversion of JSA into the Savings Account.	Simpanan akan dikeluarkan oleh HLB kepada Pelanggan sebulan sebelum benefisiari mencapai umur 18 tahun.

Explanation: Document 1 uses a numbered list with letters (a, b, c, etc.) while document 2 uses the same letters but without the numbering. This is a structural difference that could cause confusion when referencing specific points in the document.

## No. 19

### Flags: Missing paragraphs or information

Document 1	Document 2
<p>If you have any enquiries regarding the terms and conditions and/or require a copy of the Bahasa Malaysia version, you may seek clarification from our staff who attended to you. Alternatively, please email us at <a href="mailto:hlonline@hlbb.hongleong.com.my">hlonline@hlbb.hongleong.com.my</a> <b>Sekiranya anda mempunyai sebarang pertanyaan mengenai terma dan syarat dan/atau memerlukan salinan terma dan syarat dalam versi Bahasa Malaysia, anda boleh mendapatkan penjelasan daripada kakitangan kami yang membantu anda. Sebagai alternatif, sila e-mel kami di <a href="mailto:hlonline@hlbb.hongleong.com.my">hlonline@hlbb.hongleong.com.my</a>.</b></p>	<p>Sekiranya anda mempunyai sebarang pertanyaan mengenai terma dan syarat, anda boleh mendapatkan penjelasan daripada kakitangan kami yang membantu anda. Sebagai alternatif, sila e-mel kami di <a href="mailto:hlonline@hlbb.hongleong.com.my">hlonline@hlbb.hongleong.com.my</a></p>

Explanation: Document 1 includes a redundant paragraph in Bahasa Malaysia that is not present in Document 2. This paragraph is a direct translation of the preceding English paragraph and is not necessary in the context of a document that is already in Bahasa Malaysia.

## No. 20

### Flags: Inaccurate disclosure

Document 1	Document 2
<p>If you have any enquiries regarding the terms and conditions and/or require a copy of the Bahasa Malaysia version, you may seek clarification from our staff who attended to you. Alternatively, please email us at <a href="mailto:hlonline@hlbb.hongleong.com.my">hlonline@hlbb.hongleong.com.my</a> Sekiranya anda mempunyai sebarang pertanyaan mengenai terma dan syarat dan/atau memerlukan salinan terma dan syarat dalam versi Bahasa Malaysia, anda boleh mendapatkan penjelasan daripada kakitangan kami yang membantu anda. Sebagai alternatif, sila e-mel kami di <a href="mailto:hlonline@hlbb.hongleong.com.my">hlonline@hlbb.hongleong.com.my</a>.</p>	<p>Sekiranya anda mempunyai sebarang pertanyaan mengenai terma dan syarat, anda boleh mendapatkan penjelasan daripada kakitangan kami yang membantu anda. Sebagai alternatif, sila e-mel kami di <a href="mailto:hlonline@hlbb.hongleong.com.my">hlonline@hlbb.hongleong.com.my</a></p>

Explanation: Document 1 mentions 'and/or require a copy of the Bahasa Malaysia version' in the English paragraph, which is not present in the Bahasa Malaysia paragraph of Document 2. This is an inaccurate disclosure as the Bahasa Malaysia version should also mention the availability of a copy in Bahasa Malaysia.