

Document Comparison with gpt-4o

- File 1: hlb-3-in-1-junior-savings-account-tnc-en.pdf
- File 2: hlb-3-in-1-junior-savings-account-tnc-bm.pdf
- Total Cost: \$0.169735
- Time Taken: 199.1097411001101s

Discrepancies

Total Discrepancies Found: 3

No. 1

Flags: Missing paragraphs or information

Document 1	Document 2
<p>“JSA” Junior Savings Account, which is a savings account maintained with HLB with the child as beneficiary. “JFD” Time deposits placed by the Customer into JFD Account to enjoy high interest exclusively for the child. “JFD Account” Junior Fixed Deposit Account, which is a fixed deposit account maintained with HLB, with the child as beneficiary. “JDC” Junior Debit Card, known as re-loadable debit card. JDC is linked to a Re-loadable Account and is issued to the Customer for the convenience of the child. It is given to the child with the consent of the Customer. “month” Calendar month. “Non-Domicile Branch” Any HLB branch other than the Domicile Branch. “Re-loadable Account” A virtual account linked to JDC.</p>	<p>“JA 3-dalam-1” Akaun Junior 3-dalam-1 terdiri daripada tiga (3) akaun, iaitu Akaun Simpanan Junior, Deposit Tetap Junior dan Kad Junior Debit (yang dipautkan kepada Akaun Isian Semula).</p>

Explanation: Document 2 does not include the definitions for several terms that are present in Document 1. These terms are crucial for understanding the components and functionalities of the 3-in-1 Junior Account. The absence of these definitions in Document 2 could lead to confusion or misinterpretation of the account features.

No. 2

Flags: Inaccurate disclosure

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 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.

Explanation: In Document 1, partial withdrawals are allowed in multiples of RM3,000, whereas in Document 2, it states multiples of RM1,000. This discrepancy could lead to confusion regarding the allowed withdrawal amounts.

No. 3

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 hlonline@hlbb.hongleong.com.my Sekiranya anda mempunyai sebarang pertanyaan mengenai terma dan syarat dan/atau memerlukan salinan terma dan syarat dalam versi Bahasa Malaysia, anda boleh mendapatkan penjelasan daripadakakitangan kami yang membantu anda. Sebagai alternatif, sila e-mel kami di hlonline@hlbb.hongleong.com.my.</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 hlonline@hlbb.hongleong.com.my</p>

Explanation: Document 1 includes a statement about the availability of a Bahasa Malaysia version of the terms and conditions, which is missing in Document 2. This could lead to confusion for Bahasa Malaysia speakers who might not be aware that they can request a version in their language.