

Document Comparison with gpt-4o

- File 1: Debit Card Terms and Conditions - EN.pdf
- File 2: Debit Card Terms and Conditions - BM.pdf
- Total Cost: \$0.884672
- Time Taken: 952.7239149000961s

Discrepancies

Total Discrepancies Found: 18

No. 1

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: In Document 2, there is an additional phrase ‘akaun yang dipautkan ke Kad Debit’ which is not present in Document 1. This could lead to confusion as it implies a different scope of accounts that can be MCF enabled.

No. 2

Flags: Missing paragraphs or information

Document 1	Document 2
Important: The Cardholder shall not disclose the OTP code to any person and it is for the Cardholder’s own use only.	

Explanation: Document 1 includes an important security instruction that the Cardholder should not disclose the OTP code to any person, emphasizing that it is for the Cardholder’s own use only. This critical security information is missing in Document 2, which could lead to potential security risks if the Cardholder is not explicitly informed about the importance of keeping the OTP confidential.

No. 3

Flags: Missing paragraphs or information

Document 1	Document 2
<p>8.1 The Cardholder fully understands that failure to take reasonable care and precaution in the safekeeping of the Debit Card may expose the Cardholder to the consequences of theft, loss and/or fraudulent use of the Debit Card. The Cardholder shall use all precautions to prevent or guard against such an event. If such an event occurs, the Cardholder shall:</p> <p>(i) If the event occurred in Malaysia - Upon discovery of such event, immediately notify the Bank via HLB Contact Centre at 03-76268899 or the National Scam Response Centre (NSRC) at 997. (ii) If the event occurred overseas – Notify Visa Travel Service Centre or any member of Mastercard or its nearest affiliates.</p>	<p>8.1 Pemegang Kad harus mengambil segala langkah keselamatan untuk mengelakkan Kad Debit daripada kehilangan atau kecurian dan Pemegang Kad tidak boleh meninggalkan Kad Debit tanpa dijaga atau mendedahkan PIN dan/atau butiran Kad Debit kepada mana-mana pihak ketiga. Sekiranya berlaku kehilangan dan/atau kecurian Kad Debit dan/atau pendedahan PIN dan/atau butiran kepada pihak yang tidak dibenarkan, Pemegang Kad apabila menyedarinya hendaklah memaklumkan kepada Bank dengan secepat yang munasabah boleh dilaksanakan selepas itu (jika perkara tersebut berlaku di Malaysia) atau Visa Travel Service Centre atau mana-mana ahli Mastercard atau sekutu terdekatnya (jika perkara tersebut berlaku di luar negara). Pemegang Kad memahami sepenuhnya bahawa kegagalan untuk menjaga dan mengambil langkah keselamatan yang munasabah dalam penyimpanan Kad Debit boleh mendedahkan Pemegang Kad kepada risiko kecurian dan/atau penggunaan tanpa kebenaran Kad Debit.</p>

Explanation: Document 1 specifies the contact details for notifying the bank in case of theft or loss in Malaysia, including the HLB Contact Centre and the National Scam Response Centre (NSRC) with specific phone numbers. Document 2 does not include these specific contact details, which could be crucial for immediate action in such events. This omission is a significant discrepancy as it affects the cardholder's ability to respond promptly in case of theft or loss.

No. 4

Flags: Missing paragraphs or information

Document 1	Document 2
<p>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>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: (i) melakukan penipuan; (ii) tangguh dalam memaklumkan Bank secepat mungkin setelah diketahui kehilangan atau penggunaan tanpa kebenaran Kad Kredit; (iii) secara sukarela mendedahkan PIN kepada orang lain; (iv) mencatatkan PIN pada Kad Kredit atau pada apa-apa yang disimpan berdekatan dengan Kad; (v) 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 (vi) secara sukarela membenarkan orang lain untuk menggunakan Kad.</p>

Explanation: Document 2 is missing several key conditions that are present in Document 1 regarding the Cardholder's liability for unauthorized transactions. Specifically, Document 2 does not mention the requirement for the Cardholder to avoid disclosing banking credentials such as access identity (ID) and passcode to a third party, nor does it mention the need for the Cardholder to take reasonable steps to keep the security device secure and cooperate with the Bank in investigations. These omissions could significantly alter the interpretation of the Cardholder's responsibilities and liabilities.

No. 5

Flags: Inaccurate disclosure

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

Explanation: The phrase 'before or after the Bank's receipt of the Cardholder's written confirmation' in Document 1 is translated accurately in Document 2 as 'sebelum atau selepas penerimaan pengesahan bertulis Pemegang Kad oleh Bank'. However, the context of 'written confirmation' could be interpreted differently in the two languages, potentially leading to a misunderstanding of when the liability applies.

No. 6

Flags: Inaccurate disclosure

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

Explanation: In Document 2, the term 'Kad Debit gentian' is used, which seems to be a mistranslation or typographical error. The correct term should be 'Kad Debit gantian' which means 'replacement Debit Card'. This could lead to confusion about the nature of the card being referred to.

No. 7

Flags: Inaccurate disclosure

Document 1	Document 2
<p>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.</p>	<p>Pemegang Kad boleh pada bila-bila masa, menamatkan penggunaan Kad Debit dengan memberikan makluman bertulis kepada Bank dan mengembalikan Kad Debit yang dipotong dua kepada Bank. Tiada kembalian Fi atau sebahagiannya akan dibuat kepada Pemegang Kad dan Pemegang Kad akan dan kekal bertanggungjawab ke atas sebarang transaksi yang dilakukan menggunakan Kad Debit sebelum Bank menerima makluman bertulis mengenai penamatan dan pengembalian Kad Debit dipotong dua kepada Bank.</p>

Explanation: The English version states that the Cardholder remains liable for transactions made prior to the termination of the Debit Card. However, the Malay version specifies that the liability extends until the Bank receives written notice of termination and the cut Debit Card. This discrepancy could lead to different interpretations of when the Cardholder's liability ends.

No. 8

Flags: Inaccurate disclosure

Document 1	Document 2
<p>The following Fees, commissions and/or charges is imposed at the following rate or such other rate as the Bank shall at its discretion vary from time to time by giving twenty-one (21) calendar days' prior notice to the Cardholder for transactions effected by use of the Debit Card.</p>	<p>Bayaran, komisen dan/atau caj berikut dikenakan pada kadar yang dinyatakan atau kadar lain yang ditetapkan, yang boleh dipinda oleh Bank untuk membuat pemindahan dari semasa ke semasa dengan memberi dua puluh satu (21) hari kalendar notis terlebih dahulu kepada Pemegang Kad untuk transaksi yang dilaksanakan melalui penggunaan Kad Debit.</p>

Explanation: The translation of ‘twenty-one (21) calendar days’ prior notice’ is accurate in both documents. However, the URL provided for the full list of fees and charges differs between the two documents, which could lead to confusion or misinformation.

No. 9

Flags: Inaccurate disclosure

Document 1	Document 2
For the full list of fees and charges, please visit our website www.hlb.com.my/dc1 or scan here:	Untuk senarai fi dan caj yang lengkap, sila layari laman web kami www.hlb.com.my/dc2 atau imbas di sini:

Explanation: The URLs provided for accessing the full list of fees and charges differ between the two documents. Document 1 refers to ‘www.hlb.com.my/dc1’, while Document 2 refers to ‘www.hlb.com.my/dc2’. This discrepancy could lead to users accessing different information, which may not be consistent.

No. 10

Flags: Missing paragraphs or information

Document 1	Document 2
10.3 The Annual Fee is not chargeable on the issuance of the Debit Card and it will only be charged on the anniversary date. The Annual Fee may be varied by the Bank from time to time with twenty-one (21) calendar days’ prior notice via the Bank’s Websites or in other manner the Bank deems fit.	10.3 Fi Tahunan tidak akan dikenakan semasa pengeluaran Kad Debit dan hanya akan dikenakan pada tarikh ulang tahun. Fi Tahunan tidak akan dikembalikan.

Explanation: Document 1 includes a clause stating that the Annual Fee may be varied by the Bank with twenty-one (21) calendar days’ prior notice via the Bank’s Websites or in another manner the Bank deems fit. This information is missing in Document 2, which instead includes a statement that the Annual Fee will not be refunded. The absence of the notice period and variation clause in Document 2 is a significant omission, as it affects the customer’s understanding of potential changes to the fee.

No. 11

Flags: Inaccurate disclosure

Document 1	Document 2
<p>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.</p>	<p>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.</p>

Explanation: In Document 2, the phrase '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' suggests that the new tax is already in effect, which is not implied in Document 1. Document 1 states 'In the event a new Tax is introduced,' indicating a future possibility rather than a current state. This could lead to a misunderstanding about the current tax obligations.

No. 12

Flags: Inaccurate disclosure

Document 1	Document 2
<p>The Temporary Daily Online Purchase Limit gives the Cardholder a maximum allowable limit of Ringgit Malaysia Thirty Thousand (RM30,000) during the Date Range. The Temporary Daily Online Purchase Limit will cease upon the expiry of the Date Range and thereafter the Online Purchase Limit will revert to the Daily Online Purchase Limit.</p>	<p>Had Belian Dalam Talian Harian Sementara memberikan Pemegang Kad had maksimum yang dibenarkan iaitu Ringgit Malaysia Tiga Puluh Ribu (RM30,000) semasa Julat Tarikh. Had Belian Dalam Talian Harian Sementara akan ditamatkan apabila Julat Tarikh berakhir dan selepas itu, Had Belian Runcit akan Kembali kepada Had Belian Dalam Talian Harian.</p>

Explanation: In Document 1, it states that the Online Purchase Limit will revert to the Daily Online Purchase Limit after the expiry of the Date Range. However, in Document 2, it incorrectly states that the Retail Purchase Limit will revert to the Daily Online Purchase Limit, which is a discrepancy in the type of limit being referred to.

No. 13

Flags: Inaccurate disclosure

Document 1	Document 2
<p>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>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: In Document 1, the term used is 'Non-Sports Intrastate Internet Gambling,' whereas in Document 2, it is translated as 'Petaruhan Bukan Sukan Dalam Talian Antara Negeri,' which means 'Non-Sports Online Betting Between States.' The translation does not accurately reflect the term 'Intrastate,' which refers to activities within a single state, not between states. This could lead to a misunderstanding of the geographical scope of the restriction.

No. 14

Flags: Missing paragraphs or information

Document 1	Document 2
<p>19.3 In the event the Bank extends the time period for the completion of an investigation beyond fourteen (14) calendar days from the date a disputed Card Transaction is first reported, whether orally or in writing, by Cardholder to the Bank, the Bank must: (a) at a minimum, provisionally credit the full amount of the disputed transaction or Ringgit Malaysia Five Thousand (RM5,000), whichever is lower (including any interest or profit where applicable), into the Retail Purchase Account no later than fourteen (14) calendar days from the date the Cardholder provides the Bank with the information set out under Clause 19.2 herein; (b) credit the remaining amount of the disputed Card Transaction (including any interest or profit where applicable) no later than thirty (30) calendar days from the date of the first crediting where the Bank has provisionally credited an amount into the Retail Purchase Account in accordance with Clause 19.3(a) herein which is lesser than the amount of the disputed Card Transaction; and (c) allow the Cardholder the full use of the provisionally credited funds.</p>	<p>19.3 Sekiranya Bank melanjutkan tempoh masa untuk menyelesaikan siasatan selepas empat belas (14) hari kalendar dari tarikh laporan terhadap Transaksi Kad yang dipertikaikan, sama ada secara lisan atau bertulis, oleh Pemegang Kad kepada Bank, Bank boleh: sekurang-kurangnya, sementara mengkreditkan jumlah penuh transaksi yang dipertikaikan atau Ringgit Malaysia Lima Ribu (RM5,000), yang mana lebih rendah (termasuk apa-apa keuntungan yang berkenaan), ke dalam Akaun Pembelian Runcit tidak lewat daripada empat belas (14) hari kalendar dari tarikh Pemegang Kad mengemukakan maklumat yang dinyatakan dalam Klausula 19.2 kepada Bank; (a) mengkredit baki Transaksi Kad yang dipertikaikan (termasuk apa-apa keuntungan yang berkenaan) tidak lewat daripada tiga puluh (30) hari kalendar daripada tarikh perkreditan pertama dana sementara ke dalam Akaun Pembelian Runcit oleh Bank mengikut Klausula 19.3 (a) di mana dana tersebut adalah kurang daripada amaun Transaksi Kad yang dipertikaikan; dan (b) membenarkan Pemegang Kad menggunakan sepenuhnya dana sementara yang dikreditkan.</p>

Explanation: In Document 1, there is a clear structure with three points (a, b, and c) outlining the Bank's obligations. However, in Document 2, the structure is slightly altered, and the labeling of points is different. Specifically, what is labeled as (c) in Document 1 is labeled as (b) in Document 2. This could lead to confusion about the sequence and structure of obligations. Additionally, the introductory sentence in Document 2 uses 'Bank boleh' (Bank can) instead of 'Bank must,' which is a significant deviation in terms of obligation strength.

No. 15

Flags: Inaccurate disclosure

Document 1	Document 2
19.7 Subject to the Cardholder's compliance with its obligations under Clause 19.2, in the event of any chargeback due to a complaint or dispute raised by the Cardholder pertaining to Overseas Transactions (as defined under Clause 20.1 below) transacted in foreign currency through the MCF Enabled Account, the amount of chargeback shall be credited into the Cardholder's MCF enabled Account in the currency of the original transaction.	19.7 Tertakluk kepada kepatuhan Pemegang Kad kepada tanggungjawab yang dinyatakan dalam Klausula 19.2, sekiranya berlaku caj balik akibat aduan atau pertikaian oleh Pemegang Kad mengenai Transaksi Luar Negara (seperti yang ditakrifkan di bawah Klausula 19.1 di bawah) yang dilakukan dalam mata wang asing melalui Akaun Yang Diupayakan Dengan MCF, amaun yang dicaj balik akan dikreditkan ke dalam Akaun Yang Diupayakan Dengan MCF Pemegang Kad dalam mata wang transaksi asal.

Explanation: The reference to the clause defining 'Overseas Transactions' is inconsistent between the two documents. Document 1 refers to Clause 20.1, while Document 2 refers to Clause 19.1. This discrepancy could lead to confusion about where the definition can be found, potentially impacting the understanding of the terms related to chargebacks.

No. 16

Flags: Missing paragraphs or information

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: The phrase 'in accordance with Clause 20.1 herein' in Document 1 is translated as 'Klausa 20.1 di dalam ini' in Document 2. While this is a direct translation, it could be interpreted as a reference to a different clause or section within the document, potentially leading to confusion. The translation should ensure clarity that it refers to the same clause.

No. 17

Flags: Inaccurate disclosure

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: The term 'prevailing spot exchange rates' in Document 1 is translated as 'kadar tukaran serta-merta semasa' in Document 2. While 'serta-merta' can mean 'immediate', it may not fully capture the financial context of 'spot exchange rates', which are specific to currency trading. This could lead to a misunderstanding of the exchange rate application.

No. 18

Flags: Inaccurate disclosure

Document 1	Document 2
<p>If you have any enquiries regarding these T&Cs, you may seek clarification from our staff who attended to you. Alternatively, please email us at hlonline@hlbb.hongleong.com.my or call 03-7626 8899.</p>	<p>Jika anda mempunyai sebarang pertanyaan mengenai T&S ini, anda boleh mendapatkan penjelasan daripada kakitangan kami yang membantu anda. Sebagai alternatif, sila e-mel kepada kami di hlonine@hlbb.hongleong.com.my atau hubungi 03-7626 8899</p>

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