

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: \$0.939847
- Time Taken: 86.44673789991066s

Discrepancies

Total Discrepancies Found: 14

No. 1

Flags: Inaccurate disclosure

Document 1	Document 2
(e) Monthly e-statement is made available on Connect .	(e) Penyata e-bulanan adalah tersedia di HLB Connect .

Explanation: Document 1 refers to 'Connect' while Document 2 specifies 'HLB Connect'. This could lead to confusion about the platform where the e-statement is available.

No. 2

Flags: Inaccurate disclosure, Outdated information

Document 1	Document 2
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 .	Ilustrasi: JFD yang dimasukkan sebelum Tarikh Berkuatkuasa untuk tempoh 12 bulan, dan matang pada 31 Julai 2021 , 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 .

Explanation: The maturity dates in the illustration differ between the two documents. Document 1 states the maturity date as 31 August 2021 and the renewed maturity date as 31 August 2022, while Document 2 states these dates as 31 July 2021 and 31 July 2022, respectively. This discrepancy could lead to confusion regarding the actual maturity dates.

No. 3

Flags: Inaccurate disclosure

Document 1	Document 2
(e) Any placement made to the JFD is receiptless. All transactions and activity of JFD will be reflected in the 3-in-1 JA monthly e-statement.	(e) Tiada resit akan dikeluarkan untuk peletakan JFD. Semua transaksi dan aktiviti JFD akan dipaparkan dalam penyata elektronik bulanan Akaun Junior 3-dalam-1 .

Explanation: The term '3-in-1 JA' in Document 1 is translated as 'Akaun Junior 3-dalam-1' in Document 2. While this may be a direct translation, it could lead to confusion if 'JA' and 'Junior' are not equivalent terms in the context of the documents. This could affect the understanding of which account statement is being referred to.

No. 4

Flags: Inaccurate disclosure

Document 1	Document 2
Interest for JFD placement via SI from JSA will be based on the JFD prevailing board rate for the respective Tenure and reflected in the 3-in-1 JA monthly e-statement .	Keuntungan bagi peletakan JFD melalui SI daripada JSA berdasarkan kadar semasa JFD bagi Tempoh berkenaan dan dipaparkan dalam penyata elektronik bulanan Akaun Junior 3-dalam-1 .

Explanation: The English document refers to a '3-in-1 JA monthly e-statement,' while the Malay document refers to 'penyata elektronik bulanan Akaun Junior 3-dalam-1.' The term 'Akaun Junior' is not mentioned in the English version, which could lead to confusion about whether the same account type is being referred to in both documents.

No. 5

Flags: Inaccurate disclosure, Major deviations from the English version

Document 1	Document 2
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.	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: The English document states that partial withdrawals can be made in multiples of RM3,000, whereas the Malay document states that withdrawals can be made in multiples of RM1,000. This discrepancy could lead to confusion regarding the allowed withdrawal amounts.

No. 6

Flags: Numbering Difference

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: The numbering of the points in the documents is inconsistent. In Document 1, the point about partial withdrawals is numbered (iii), while in Document 2, the same point is also numbered (iii). However, the subsequent point in Document 2 is also numbered (iii), which could lead to confusion.

No. 7

Flags: Numbering Difference

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

Explanation: The numbering of the points in the documents is inconsistent. In Document 1, the point about the balance sum earning the contracted JFD rate is numbered (iv), while in Document 2, the same point is numbered (iii). This inconsistency in numbering could lead to confusion.

No. 8

Flags: Numbering Difference

Document 1	Document 2
(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.	(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 in the documents is inconsistent. In Document 1, the point about no interest being payable is numbered (v), while in Document 2, the same point is numbered (iv). This inconsistency in numbering could lead to confusion.

No. 9

Flags: Inaccurate disclosure

Document 1	Document 2
Auto Reload service via OTC is available a charge .	Perkhidmatan Isian Semula Auto melalui OTC disediakan secara percuma .

Explanation: Document 1 states that the Auto Reload service via OTC is available 'a charge', which implies there is a cost associated. In contrast, Document 2 states that the service is provided 'secara percuma', meaning it is free of charge. This is a significant discrepancy as it changes the cost implication for the customer.

No. 10

Flags: Inaccurate disclosure

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

Explanation: In Document 2, the term 'JDC-i' is used instead of 'JDC' as in Document 1. This could lead to confusion as it suggests a different type of account or number, which is not indicated in Document 1.

No. 11

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 (i.e. Savings Account) in the joint names of the Customer as the primary accountholder and beneficiary as the joint accountholder.</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 (i.e. Akaun Simpanan) atas nama bersama Pelanggan sebagai pemegang akaun utama dan benefisiari sebagai pemegang akaun bersama.</p>

Explanation: The English document refers to the account as a 'Savings Account,' while the Malay document specifies it as a 'Hong Leong savings account.' This could imply a specific type of savings account in the Malay version, which is not mentioned in the English version, potentially leading to confusion about the type of account being referred to.

No. 12

Flags: Inaccurate disclosure

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

Explanation: The English document uses the term 'interest,' while the Malay document uses 'keuntungannya,' which translates to 'profit.' This difference in terminology could lead to different interpretations of the financial benefits associated with the JFD.

No. 13

Flags: Inaccurate disclosure

Document 1	Document 2
(b) HLB does not reserve the right to change such mode or manner of cash withdrawal at any time with twenty-one (21) calendar days $\frac{1}{2}$ prior notice.	(b) HLB berhak mengubah kaedah atau cara pengeluaran tunai pada bila-bila masa dengan memberi notis awal dua puluh satu (21) hari.

Explanation: In Document 1, it states that HLB does not reserve the right to change the mode or manner of cash withdrawal, whereas Document 2 states that HLB reserves the right to change it. This is a significant discrepancy as it alters the meaning of the policy regarding HLB's rights.

No. 14

Flags: Missing paragraphs or information

Document 1	Document 2
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 daripada kakitangan kami yang membantu anda. Sebagai alternatif, sila e-mel kami di hlonline@hlbb.hongleong.com.my .	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

Explanation: Document 1 includes a clause about requiring a copy of the terms and conditions in the Bahasa Malaysia version, which is missing in Document 2. This could lead to a misunderstanding for those who might need the document in Bahasa Malaysia, as Document 2 does not mention this option.