

# **SAFETY & SECURITY TIPS**



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## Claudine Allen Member Ombudsman

Dear JN member

### Creating Safer Spaces for your Family

As Member Ombudsman for The Jamaica National Group, I work to ensure memorable customer service delivery across the JN Group; champion the rights of members; and, promote initiatives that add value to the lives of all our JN members.

Our multi-national group of companies has invested in Jamaica for almost 145 years; and, we are committed to the success and growth of our members; as well as, to improving lifestyle outcomes for Jamaicans, wherever they may reside.

We know that every Jamaican wants to be safe and secure in their homes, at their places of work; in their communities; and, to ensure their physical and emotional safety; as well as, that of their families and friends.



We, therefore, encourage you to practice good safety habits. Work in concert with your neighbours and other like-minded members of your community, to assist in monitoring and enhancing safety and security.

A spirit of “togetherness” and “community activism,” is needed in our country, and, therefore, we encourage you to be your ‘brother’s keeper’. Get to know your neighbours, join citizen groups, and together, we will take back our communities, one by one.

We invite your active participation and your continued support, as we partner to create a safer Jamaica, for the benefit of all of us!

## Jamaica Constabulary Force



### SAFETY TIPS

- Know your destination and have a planned route of travel.
- Stay alert and aware of your surroundings, especially at intersections and stop lights

### Tips for being safe when walking


- **Travel well-lighted, busy routes.** Avoid walking or parking in shadowed areas. Have your keys in your hand as you approach your door, and remember to be alert to what and who is around you. Glance under your car, around it and in the back seat as you get in.
- **Be alert and aware.** Pay full attention to who is around you when you are in public. Avoid text messaging and talking on the phone if you do not absolutely need to use the phone. If you must use your phone, stop in a safe area to do so.
- **Beware.** Be alert when using, or simply carrying, your smart phone especially after dark. There is a market for stolen smart phones and you could become a victim of a robbery. If you do not need to use the phone, keep it secured and out of sight.
- **There’s safety in numbers.** Don’t make yourself an easy target.

If you must be out at night, arrange to go to class, church, do errands or go shopping by making arrangements and travelling in numbers.

- **If you are confronted, CO-OPERATE!** Give the criminal what he/she asks for – wallet, keys, jewelry, credit cards and electronics. Your life is more valuable than replaceable possessions. Don't make sudden moves or try to apprehend the criminal yourself. Concentrate on remembering a description and call police immediately.

### Security Tip for Businesses

- Seek the help of the police in screening potential employees for positions in your business.
- Avoid large cash transactions or on-person conveyance of large volumes of cash between home and work. Use courier services for cash movement. Seek assistance from your local police. They have been authorised by the Police High Command to give assistance.
- If you suspect that you are being followed, don't drive home or get out, call the police (119). Drive to the nearest police station, open store or business and get assistance.
- Note the license number and description of the car and persons following you.
- If someone tries to get in your car while you are stopped, don't panic. Just drive away quickly before they can get in fully.
- If you must have valuables in the car, keep these in the trunk, in a locked glove compartment, or out of sight whenever traveling or leaving a vehicle parked. **Remember, don't leave cash in the car.**
- If you must, carry your purse securely and close to your body. Do not allow your purse to hang freely from your hand.

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- Check the interior of your vehicle and surrounding areas before entering your vehicle
  - Do not pick up strangers in your car, especially when travelling with large sums of cash.
  - Be on the lookout for any suspicious activity around you. Note the description and registration number of suspicious vehicles and/or people. Inform the police immediately.

### General Robbery Prevention tips

- Do not be heroic by putting yourself in danger. No amount of money or property is worth a life. Obey the offender's instructions, but do only what you are told and nothing more.
- Do not keep your money in one place. If you are ordered to hand money to the offender, start with lower denomination notes.
- Invest in CCTV systems at home and in business places. Locate them so that they capture images of persons entering and leaving premises as well as vehicles parked close by.
- Recording devices such as cameras, tape recorders or smartphones may be used to record conversations with persons claiming to be policemen or other agents of government.

- Always take note of the police regulation number and identifying marks of vehicles driven by persons claiming to be from the police or other state agencies. Record (photographs or video) if possible, and make the recordings available to the police as needed.
- Know Police numbers: 119; 811; 311 or 1-800-CORRUPT. When your homes or businesses are visited by persons claiming to be police, seek verification.
- Do not, under any circumstances, give any money to persons claiming to be from the police. The police have no authority to collect money on behalf of the government. All fees for police service must be paid to the Collector of Taxes.
- If you can recall the names or identities of any person to whom you have made payments in the past, please call the police and report it. They will investigate and take appropriate action.
- If you report a crime to the police and persons are arrested, you have a duty to attend court and give evidence. Do not avoid the criminal justice system. You will cause guilty persons to get away with their crime.

**If you are victim of a robbery:**

- protect yourself by remaining calm. In the event of an armed robbery being committed, vital information such as a description

of the vehicles and offenders can assist in the early apprehension of an offender.

- observe as much as possible and write these details down as quickly as you can. Minor details may assist the police in the apprehension of an offender. Details such as height; age; build; and hair colour should be noted, as well as any behavioural details including speech, mannerisms, clothing, scars or tattoos. Other aspects to consider include the type of weapon used and method and direction of escape.
- Ask all witnesses to stay until the police arrive, as the police will want to speak to them. Explain that their evidence could prove vital when pieced together with other evidence.





JN Bank understands that your trust in us depends on how well we keep your personal, business and account information secure. Our Information Security Programme is comprehensive and proactive to ensure your information is secure, whether you choose to bank with us through banking offices, ATMs, or the Internet. Additionally, we encourage you, our valued customers, to take steps in protecting your personal information, which will help to mitigate threats and attacks. Take keen note of the following security tips for helping to keep your personal information and data secure.

### COMPUTER USAGE TIPS

1. Lock your computer by pressing alt+ctrl+del or windows key+l when not in use to prevent unauthorised access
2. Avoid conducting electronic banking transactions on public computers
3. Disable “auto-complete” function on your browser. This will prevent others from seeing personal information, if they gain unauthorised access to your computer
4. Avoid connecting to public WIFI with your laptop or other handheld devices, especially if they contain personal information, or are used to log onto bank websites



### PASSWORD TIPS

1. Always use a strong password to protect your system from being easily accessed. Choose passwords that are difficult for others to guess. Passwords created from family members' name and / or date of birth is never recommended. Examples of strong passwords include a combination of upper and lower case, numbers and special characters like the hash sign (#). Password length should be at least eight (8) characters long.
2. All passwords should be changed regularly and be different across the applications and devices. For example, the password used to log into your computer should be different from that which is used to log into your email.
3. It is never recommended to share your password with anyone.

## EMAIL TIPS

1. Refrain from responding and be suspicious of any emails that request your password and or other highly sensitive information.

**Please Note: JN Bank will never send an email to customers requesting personal information.**

2. Be especially careful about opening an e-mail with an attachment. Even a friend may accidentally send an e-mail containing a virus. Also, your friend's address book could be hacked and mails sent to all his/her contacts.
3. Double check before clicking on a link contained in an email or other messages. The link could lead you to an infected website.
4. Always be on the alert for e-mail scams. These emails are designed to convince you that the downloadable content is trustworthy.

## ONLINE BANKING TIPS

With banking institutions pushing convenience and 'no lines', online banking has become very popular. However while doing transactions, users need to take certain measures to make sure both information and money are safe. Hackers find it easier in most instances, to attack users as opposed to the bank simply because they are easier targets.

1. Use HTTPS: The "s" in "https" stands for secure, meaning that the website is employing SSL encryption. Take note of the JN Bank website link/URL, as replicas for banking sites are often built by attackers to capture customers' personal information. Note the padlock icon in the address bar of the JN Bank website that is always present to mark the site. If not, you have been redirected to the wrong site.
2. Remember to sign-out of your JN LIVE account each time you complete your transactions.



## HOW YOU CAN PROTECT YOURSELF

- Do not perform online transactions on public or free WIFI - with a public network, hackers can use wireless sniffers and intercept your private data, which may include usernames and passwords. Instead, conduct all transactions on your home WIFI.
- Update Your Passwords Regularly - Change your passwords periodically. Microsoft recommends that users change their passwords every 30 to 90 days. While having a really difficult password is the number one way to protect your accounts, changing your password cannot hurt.
- Keep your browser software up-to-date: This is crucial, as new patches are often released to fix existing vulnerabilities in browser software. Apply patches to the operating system and any other software you have to update for the same reason.
- Anti-virus provides protection by scanning for and removing malicious files on your computer.

- Turn on popup blocker: Popup blocking is now a standard browser feature and should be enabled any time you are surfing the web. If it must be disabled for a specific programme, turn it back on as soon as that activity is completed.
- Check your bank account balance/ statements regularly. Pay keen attention to any unusual account activities or financial transactions. For example, cash being withdrawn from your account without your knowledge.

When websites or Apps prompt you to click to agree to their Privacy Notices or Agreements to use the website or App, you are urged to read the fine print. Some websites or Apps may 'capture' or sell your personal information as a condition of agreeing to visit the website or download the App. To learn more about General Data Protection Regulations (GDPR) and how you can protect your personal information, visit [www.jnbank.com/data-protection](http://www.jnbank.com/data-protection).



## Safety & Security Tips for ATM Users



### WHAT IS ATM SKIMMING?

ATM skimming is a type of fraud which occurs when criminals capture data from the magnetic strip on the back of an ATM card. It involves the installation of a device, usually undetectable by unsuspecting ATM users, that secretly records the card details when the ATM card is inserted into the machine.



Criminals can then encode the stolen card details, create a counterfeit copy card and use the card to steal from the customer's bank account linked to that ATM card. ATM skimming is a world-wide problem.

Scammers have designed their skimming devices to look exactly like the ATM and which makes it difficult for customers to notice that something is attached to the ATM.

This deep insert skimmer is as thin as a credit card & invisible from the outside of the ATM.





PIN capturing involves strategically installing cameras or imaging devices onto the ATM or inside the building hosting the ATM which fraudulently records/ captures the PIN.

Skimming devices are becoming more sophisticated and so instead of a camera, the scammers may use an overlay. That is, a fake keypad fitted over the real keypad. When you press a button on the fake keypad, it logs the button you pressed and presses the real button underneath. These are harder to detect and unlike a camera, they are guaranteed to capture your PIN.



## JN Teller 24/7 Cardholder Agreement

Members are encouraged to read the JN Teller 24/7 Cardholder Agreement available in branch or online, [www.jnbslive.com/cardholder.html](http://www.jnbslive.com/cardholder.html) to be aware of their responsibilities relating to their bank cards.

### HOW TO PROTECT YOUR ATM CARD

1. **Destroy your debit and credit card** if you decide to replace it for whatever purpose. Cut through the magnetic strip and the card number.
2. Always **PROTECT YOUR PIN**. Use your other hand to cover your PIN when entering it into the keypad at the ATM/POS terminal to block anyone or a hidden camera from viewing the numbers as you type.
3. **NEVER DISCLOSE YOUR PIN** to anyone. **MEMORIZE your PIN! NEVER** write it on the ATM card, on a piece of paper and keep it in the cardholder, or in your wallet or purse! **NEVER** share with family members, caregivers, friends!
4. Use a **UNIQUE PIN** which is known only to you.

- **DO NOT** use a date of birth or anniversary
- **DO NOT** use simple number combinations such as 1234 or 0000
- **DO NOT** use part of your telephone number or TRN!

**5. OBSERVE THE ATM** before you use it. Look for glue stains or any unusual marks around the card reader and the keypad. Look out for any hidden cameras. Try to move the parts with your hand if you are suspicious. If you are uncomfortable using a particular ATM, for any reason, use another machine.

**6. REPORT A LOST/ STOLEN CARD or SUSPICIOUS ACTIVITY** on your account immediately by calling the JN Contact Centre at 1-888-438-5627 or visiting the nearest JN Bank location.

**7. WATCH/FOLLOW Your ATM Card.** At the restaurant, petrol station or out shopping. Do not allow the restaurant employee or the pump attendant to walk away with your card to 'run it'. An unscrupulous employee can easily copy the card's magnetic strip using a small handheld skimmer.

If you have any concerns about the use of your ATM card, please call your branch.

## REMINDERS

- Your ATM card is like any other payment system you use
- Always treat it like cash or your cheque book
- Never give out your PIN or account information
- If your ATM card is lost or stolen, report it to your bank/branch immediately
- Always keep your ATM receipts and check it against your account/ statement.



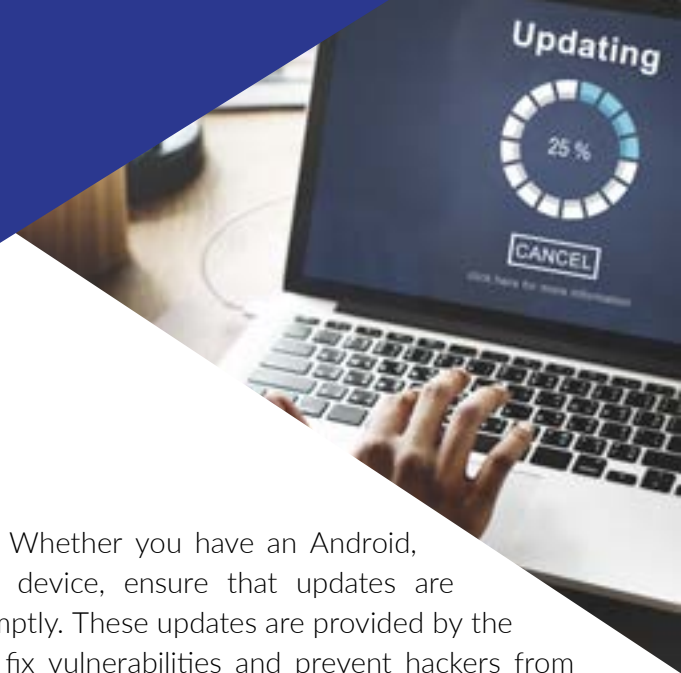
### SECURING MOBILE DEVICES

Mobile devices have become an integral part of our daily lives – laptop, cellular phone or tablet. These devices are just as precious as money due to the sensitive information that resides on the devices. Here are some tips that may be used to protect you while using mobile devices.

- **Secure your lock screen by using PIN, password or pattern codes** - Make sure that a PIN, password or pattern codes are enabled to prevent unauthorised access to the device in the event of theft or loss. Also ensure that the “make passwords visible” check box is left unchecked.
- **Only download and install apps from trusted sources**, such as Google Play, Windows or App store. Failure to do so increases the likelihood of malicious software being installed on your device.
- **Refrain from rooting or ‘jailbreaking’ devices** as doing so leaves your devices at risk as they will no longer receive the vulnerability or security updates.



- **Update devices** - Whether you have an Android, Windows or IOS device, ensure that updates are being applied promptly. These updates are provided by the manufacturers to fix vulnerabilities and prevent hackers from gaining access to the device.
- Be wary of text messages, which can be used as a means of targeting mobile users. These messages may have malware embedded or may be used in a scam. It is advised that users not send sensitive data, such as credit card details or important private information, by text.





The JN Foundation was established in 1990 as the charitable arm of the Jamaica National Building Society (now restructured as The Jamaica National Group), with the mandate to manage and execute the Society's philanthropic efforts and contribute to the developmental needs of Jamaica. Built on the concept of mutuality, JN Foundation gives back to the Jamaican people and communities across the island, by providing financial and technical support to projects and programmes both at the community and at the national level.

Its projects includes the Road Safety Programme which manages a number of campaigns, including the X Marks the Spot Road Safety Programme, the Road Safety Hub, JAA Junior Clubs in schools and the Police in Schools project. Visit [www.jnfoundation.com](http://www.jnfoundation.com) to learn more about the impact of the JN Foundation's road safety efforts.

### **Road Fatality/Crashes Data**

Globally, road traffic injuries (RTI) kill over 1.25 million people every year and is forecast to be the world's fifth largest killer by 2030. The JN Foundation, the Jamaica Automobile Association and its partners continue to urge motorists, motorcyclists and pedestrians to exercise more care on the road by following these road safety tips.



### **ROAD SAFETY TIPS**

#### **Stop! Look! and Listen!**

Remember to stop, look both ways and listen for oncoming traffic. Do not try to cross a road without first looking in both directions. Look for moving vehicles and also pay attention to parked vehicles, oncoming bikes and motorcycles.

#### **Pedestrians**

- Use pedestrian crossings
- Walk facing oncoming traffic
- Wear bright and light colour clothing when it is dark
- Avoid walking alone as much as possible, especially on lonely roads and even more importantly, don't allow your young children to walk alone to and from school.

## Motorists

- Do not overtake around corners
- Drive within the speed limits
- Wear your seatbelts, (both drivers and passengers)
- Do not drink and drive
- Abide by the traffic signals
- Do not use headphones or cell phones when driving

## Motorcyclists/Bicyclists

- Wear helmets
- Wear reflectors at night and equip your bike with a front white light and a rear red light.
- Make sure you have a bell or horn on your bike. Blowing your horn or ringing a bell lets other persons know that you are approaching.





# JAMAICA AUTOMOBILE ASSOCIATION

The Jamaica Automobile Association is a member of the Federation Internationale de l'Automobile (FIA), the world governing body for motorsports. Through a worldwide network of clubs, all JAA members are entitled to receive emergency roadside assistance in 50 reciprocating countries.

The JAA works with the FIA and the JN Foundation to promote road safety in Jamaica.

The FIA promotes the Golden Rules for Safer Motoring, a set of simple tips intended to help motorists improve their driving behaviour. These rules hope to assist motorists in reaching a golden standard of motoring and to remind them of their responsibilities to themselves, their passengers and all other road users.

**Take a personal pledge today to practice the Golden Rules of Road Safety.**



[www.calljaa.com](http://www.calljaa.com)



**Alcoholics Anonymous**  
(876) 348-5165  
(876) 927-2105

**Ambulance**  
911 or 112

**Crime Stop**  
311

**Domestic Violence**  
119  
(876) 927-7681  
(876) 927-7778  
Police 24 hours daily

**Fire**  
911 or 112

**Hurricane Update**  
116

**Mentally Ill  
(Assistance with)**  
119  
(876) 927-7681  
(876) 927-7778  
Police 24 hours daily

**Missing Persons**  
119  
(876) 927-7681  
(876) 927-7778

**Office of Disaster  
Preparedness  
& Emergency Relief**  
(876) 906-9674

**Police**  
119, 911, 112

**Police Crime Stop**  
311, 888-991-4000

**Red Cross**  
(876) 984-7860-2

**Women's Crisis Centre**  
(876) 929-2997  
(876) 926-9398

## UTILITY COMPANIES

**Digicel**  
(876) 380-7626

**Flow**  
1-800-804-2994

**Repair Service**  
115

**Jamaica Public Service**  
888-225-5577

**National Water  
Commission**  
888-225-5692

# FIA ACTION FOR ROAD SAFETY GOLDEN RULES

## I WANT TO BE SAFE

I PROMISE TO:

### BELT UP

all passengers are my responsibility

### RESPECT THE HIGHWAY CODE

rules are there to protect us all

### OBEY THE SPEED LIMIT

my car is made of metal, pedestrians and children are not

### DRIVE SOBER

when I am drunk or on drugs, I am a danger on the road

### PROTECT MY CHILDREN

keep them safe in car seats

### PAY ATTENTION

calling and texting make me dangerous

### STOP WHEN I'M TIRED

getting there late is better than not at all

### WEAR A HELMET

motorbikes and bicycles don't protect my head

Be Courteous And Considerate

respect other drivers

### LOOK AFTER MY VEHICLE

I don't want to kill anyone

The FIA supports the UN Decade  
of Action for Road Safety





2-4 Constant Spring Road,  
Kingston 10, Jamaica

[helpdesk@jngroup.com](mailto:helpdesk@jngroup.com)

JAM: 876-926-1344-9

CAN: 416-789-6675

USA: 305-593-7967 / 954-535-5767

UK:+44 0207-708-6630

WhatsApp: 876-499-1605