

Security

- 1.

Once your application has been approved, you will be required to create a Passcode and enter your user ID which will allow you access to the E-Services and you will be required to enter your Passcode and user ID on each occasion that you wish to utilize the E- Services.

- 2.

You will be responsible for maintaining the security and confidentiality of your Passcode and user ID. You must therefore take all reasonable precautions to prevent the disclosure of your Passcode and user ID to any third party.

- 3.

NO EMPLOYEE OR REPRESENTATIVE OF THE JN BANK OR ANY PAYEE SHOULD CONTACT YOU TO REQUEST YOUR PASSCODE, AND IN THE EVENT THAT YOU ARE SO CONTACTED BY ANYONE REQUESTING THIS INFORMATION YOU SHOULD NOT GIVE THIS INFORMATION BUT SHOULD INSTEAD CONTACT the JN Bank TO REPORT THIS IMMEDIATELY.

- 4.

YOU SHOULD NOT RESPOND TO ANY E-MAIL OR WEBSITES THAT REQUEST PERSONAL INFORMATION

- 5.

You should take steps to protect the security and confidentiality of your Account information, Passcode and user ID, such as:

- not leaving the computer unattended while it is connected to the Services;
- logging off and closing the browser after completing each session of accessing the Services;
- not entering the Passcode and user ID in the presence of other persons;
- not leaving the Passcode and user ID or Account information in open areas accessible to other persons, including on computer screens;
- not using a passcode that you use for any other service;
- not using your name or that of a close relative's;
- not using your birth date, telephone number or address or those of a close relative;
- not using account number; or
- your ATM, TRN, SSN, TIN or other Card number.

You are also advised to:

- Change your Passcode frequently
- Check your accounts regularly and report any suspicious transactions immediately.
- Keep your operating system and browser up-to-date. Newer versions have higher levels of security.
- Make sure you log off properly by selecting the sign off / log off button when you have finished using our service.
- Not use a Passcode that others can easily guess.
- Try to memorize your Passcode and not write it down.

- Create a passcode that utilises both upper and lower case alpha and numeric characters.

- 6.

In the event that you have reason to believe that your Passcode and user ID have been lost or stolen or has become known to another individual, or you believe that there have been any other breaches of confidentiality then you must notify JN Bank immediately by contacting the contact centre via telephone at 1-888-991-4065/6 or such other telephone number(s) that the JN Bank may specify from time to time or via E-Mail at helpdesk@jnbank.com, or via letter or fax sent to JN Bank at Fax# (876) 926-7661.

- 7.

The JN Bank reserves the right to prevent your access to the Services in the event that there is reason to believe that there has been a breach of confidentiality in relation to your Passcode and user ID or otherwise.

- 8.

Any person(s) to whom you have given your Passcode and user ID or have by other means authorised to have access to the Services shall be deemed to be acting with your full authority to utilise the Services and to carry out any Transactions in relation to your Account(s) accordingly. Therefore all Transactions conducted by such person(s) even if they are Transactions which you did not intend or desire to be conducted shall be deemed to have been authorised by you and you will be fully responsible and liable therefore you shall indemnify and hold JN Bank harmless from any losses, damages, expenses, or costs incurred by you or any third party as a result of such Transactions.

- 9.

You will be automatically logged off from access to the online E-Services after 3 minutes of inactivity. This reduces the risk of others accessing your information from your unattended computer.

- 10.

The JN Bank has the right to implement measures to limit transactions where it has reason to believe that suspicious activities have occurred or may occur.