NWM Website Disclaimer

October 2026

This disclaimer explains the scope of the information and illustrations on nwm.uk.com. Read it alongside our Website Terms of Use and the documents that apply to your service.

General information

We take reasonable care with our information about Umbrella, CIS and NWM My Rewards. Rules and circumstances can change, so check an article's date and assumptions. General content is not personalised legal, tax or financial advice. Ask us to explain our service and obtain independent advice where appropriate. We remain responsible for information we are legally required to provide accurately.

Pay illustrations

A pay illustration is an estimate, not a promise of a particular net payment. Check the rate, work pattern, tax year and assumptions, and tell us about errors.

For Umbrella services, the assignment rate is the amount paid to the umbrella company for the assignment. It is not the worker's gross salary or take-home pay. Employment costs and NWM's agreed margin are accounted for before gross pay is established; employee deductions are then calculated as applicable. Your illustration should explain the steps, including holiday pay and pension treatment.

For CIS, a deduction shown in an illustration is not necessarily the final tax due. Tax status, HMRC verification, the nature of the engagement and applicable employment-status rules affect how payments are treated. CIS registration alone does not establish self-employed status. Your final tax position may need to be settled through Self Assessment.

Images and rewards examples

Lifestyle, workplace and reward images may be illustrative. Unless expressly identified, people shown are not NWM employees, named reviewers or reward recipients. A photograph beside a testimonial does not identify the reviewer unless the caption says so.

Reward examples are subject to eligibility, availability and the NWM My Rewards terms. They do not represent points already earned or a guaranteed reward. Check the terms and redemption details.

Automated answers and external links

Automated chat can make mistakes. Contact our team to confirm an answer affecting your pay, tax treatment, eligibility or agreement. External websites have their own content and terms, which may change independently of NWM.

Rights and corrections

Nothing here excludes liability for death or personal injury caused by negligence, fraud or fraudulent misrepresentation, or liability that cannot lawfully be excluded. Your statutory rights and existing agreements remain applicable. The responsibility provisions in our Website Terms of Use apply.

Please tell us about an error or unclear statement so that we can review it.

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