

NWM My Rewards

Terms and Conditions

1. Introduction

- 1.1 NWM My Rewards ("the Programme") is a loyalty and rewards programme operated by NWM for eligible individuals paid through NWM.
- 1.2 These Terms and Conditions govern participation in the Programme.
- 1.3 By participating in the Programme, members agree to be bound by these Terms and Conditions.
- 1.4 The Programme is discretionary and is designed to reward eligible contractor activity, qualifying payroll activity, loyalty milestones, referrals, welcome bonuses, personalised rewards and other qualifying activities determined by NWM.
- 1.5 These Terms should be read alongside NWM's Privacy Policy and any additional terms that may apply to specific promotions, rewards, vouchers, competitions, prize draws, spotlight rewards, personalised rewards or referral campaigns.
- 1.6 In these Terms, references to "contractors" include Umbrella employees and CIS subcontractors. For the purposes of the Programme, references to "payroll" and "qualifying payroll" include the processing of qualifying CIS payments through NWM.

2. Eligibility

- 2.1 Membership is available to active Umbrella employees and CIS subcontractors paid through NWM, subject to the Programme's eligibility and qualifying payment criteria.
- 2.2 Membership is free of charge.
- 2.3 NWM may determine eligibility for the Programme acting reasonably and in accordance with these Terms.
- 2.4 NWM may refuse, suspend or terminate membership where it reasonably considers that participation would be inappropriate, inconsistent with the purpose of the Programme, or contrary to these Terms.
- 2.5 NWM employees, contractors, suppliers or connected persons may be excluded from certain rewards, promotions, prize draws or referral campaigns unless otherwise stated.

3. Membership

- 3.1 Eligible contractors may be automatically enrolled into the Programme.
- 3.2 Members may opt out of the Programme at any time by contacting NWM.
- 3.3 Only one membership account may be held per individual.
- 3.4 Membership accounts and points are personal to the member.
- 3.5 Points, rewards and membership benefits may not be transferred, sold, assigned, exchanged, pooled, gifted or combined with another person's account.
- 3.6 Members are responsible for keeping their contact details accurate and up to date.

4. Member Communications

- 4.1 Members may receive communications relating to the administration of the Programme, including points balances, reward notifications, account updates, redemption confirmations, referral updates, wishlist updates and changes to the Programme.
- 4.2 Programme communications may be sent by email, SMS, online portal, mobile application or other communication channels used by NWM.
- 4.3 Administrative Programme communications are separate from general marketing communications.
- 4.4 Where required, marketing communications will only be sent in accordance with applicable data protection and electronic marketing laws.
- 4.5 Members may unsubscribe from marketing communications, but NWM may still send necessary administrative communications relating to the Programme.

5. Earning Points

- 5.1 Points may be awarded for qualifying activities determined by NWM from time to time.
- 5.2 Qualifying activities may include, but are not limited to: qualifying weekly payroll processing; loyalty milestones; successful contractor referrals; referred contractor welcome bonuses; Welcome Back Boost campaigns; personalised reward campaigns; promotional campaigns; bonus campaigns; prize draws; member engagement activities; and other activities announced by NWM.
- 5.3 Points are only awarded where a qualifying payroll has been successfully processed by NWM.
- 5.4 No points will be awarded for weeks where no payroll is processed, a timesheet is not approved, payment is reversed, the member is not actively engaged through NWM, the payroll is cancelled, corrected or invalidated, or NWM reasonably determines that the activity does not qualify.
- 5.5 The standard launch earning rate is 20 points for each qualifying weekly payroll processed through NWM, unless otherwise amended, replaced or varied by NWM in accordance with these Terms.
- 5.6 Loyalty milestone points may be awarded when a member reaches qualifying payroll milestones.
- 5.7 Launch loyalty milestones may include 13 qualifying payroll weeks, 26 qualifying payroll weeks and 52 qualifying payroll weeks / anniversary milestone.
- 5.8 The 52 qualifying payroll weeks / anniversary milestone is intended to operate as a single annual milestone and not as two separate awards, unless NWM expressly states otherwise.
- 5.9 Points may take up to 30 days to appear in a member's account.
- 5.10 NWM may withhold, adjust, reverse or remove points where points have been awarded in error, obtained through misuse, connected to fraudulent or misleading activity, or where required by law.
- 5.11 NWM will not retrospectively remove validly earned points except where points were awarded in error, obtained through misuse, connected to fraudulent or misleading activity, or where required by law.

6. Employment, Payroll and Remuneration Status

- 6.1 Participation in the Programme is separate from the member's contractual, employment, worker, payroll or engagement relationship with NWM.
- 6.2 Points awarded under the Programme do not form part of salary, wages, remuneration, employment benefits, worker benefits, pensionable earnings, holiday pay, bonus arrangements, commission, expenses, contractual entitlement or any other payroll-related payment.

6.3 Participation in the Programme does not create any contractual right to receive points, rewards or future benefits.

6.4 Points have no cash value and cannot be redeemed for cash, salary, wages, pension contributions, holiday pay, expenses, advances, bonuses or any other monetary or payroll-related payment.

6.5 Points do not accrue interest.

6.6 The Programme is discretionary and may be amended, suspended, withdrawn or replaced by NWM in accordance with these Terms.

7. Referrals and Welcome Bonuses

7.1 Referral rewards may be awarded where a member refers a contractor to NWM and the referral satisfies the applicable criteria.

7.2 Referral rewards will only be awarded where the referred contractor joins NWM, becomes actively engaged through NWM, meets qualification criteria specified by NWM, completes any minimum engagement period specified by NWM, and the referral is accepted by NWM as valid.

7.3 Referral rewards will not be awarded where the referred contractor was already known to, registered with, engaged by, or in active discussions with NWM before the referral.

7.4 Self-referrals and duplicate referrals are not permitted.

7.5 Where more than one person refers the same contractor, NWM will determine which referral, if any, qualifies for reward.

7.6 The launch referral structure may include: 1,000 points for the referring member when the referred contractor joins NWM and completes their first qualifying payroll; 1,000 points for the referring member when the referred contractor completes 12 qualifying payroll weeks; and 500 welcome points for the referred contractor after completing their first qualifying payroll.

7.7 Referral rewards and welcome bonuses are subject to validation, eligibility, qualifying criteria and these Terms.

7.8 NWM may withhold, cancel or reverse a referral reward or welcome bonus where the referral is fraudulent, duplicated, misleading, incomplete, artificial, collusive, or inconsistent with the intended purpose of the Programme.

7.9 NWM may amend, withdraw, suspend or replace referral rewards and welcome bonuses at any time where it reasonably considers this necessary.

8. Welcome Back Boost Campaigns

8.1 NWM may operate win-back or returner campaigns for contractors who previously used NWM's services.

8.2 A Welcome Back Boost may be offered to eligible former contractors who return to NWM and complete qualifying payroll activity.

8.3 The launch Welcome Back Boost may include up to 3,500 points, awarded in stages: 1,000 points after the first qualifying payroll, 1,000 points after 6 qualifying payroll weeks and 1,500 points after 12 qualifying payroll weeks.

8.4 Welcome Back Boost rewards are subject to eligibility, campaign dates, qualifying criteria, validation and these Terms.

8.5 NWM may exclude contractors who have left NWM within a minimum period specified by NWM, who are already active with NWM, or who do not meet the campaign criteria.

8.6 NWM may amend, withdraw, suspend or replace Welcome Back Boost campaigns where it reasonably considers this necessary.

9. Redeeming Points

9.1 Points may be redeemed for rewards made available by NWM from time to time.

9.2 Rewards are subject to availability.

9.3 NWM may set minimum redemption thresholds and maximum redemption limits.

9.4 Redemption values may vary depending on the reward selected.

9.5 Once redeemed, rewards may not be cancelled, exchanged, transferred or refunded except where required by law.

9.6 NWM may refuse or delay a redemption request where it reasonably believes further verification is required.

9.7 The standard launch points value is 100 points = £1 reward value, unless otherwise amended, replaced or varied by NWM in accordance with these Terms.

9.8 Launch redemption thresholds may include 500 points for a £5 reward, 1,000 points for a £10 reward and 2,500 points for a £25 reward.

9.9 NWM may amend redemption values, reward thresholds and available rewards from time to time in accordance with these Terms.

9.10 Points, referral points, welcome points and Welcome Back Boost points have no cash value and cannot be exchanged for salary, wages, holiday pay, pension contributions, expenses, advances, bonuses, cash or any other payroll-related payment.

10. Personalised Rewards and My Rewards Wishlist

10.1 NWM may invite members to share reward preferences through a My Rewards Wishlist or similar preference tool.

10.2 Reward preferences may include interests such as favourite sports teams, preferred activities, meals out, concerts, sports events, family activities, entertainment preferences, lifestyle interests and whether the member may value payroll-related rewards such as an NWM Margin-Free Payroll Week.

10.3 NWM may use reward preferences to personalise reward offers, campaigns, spotlight rewards, communications and reward availability.

10.4 Submitting a reward preference does not guarantee that a particular reward, event, item, team shirt, ticket, meal, experience or offer will be made available.

10.5 Personalised rewards may be offered as a contribution towards a selected reward rather than payment for the full cost of that reward.

10.6 NWM may set budgets, points values, contribution limits, supplier restrictions and approval criteria for personalised rewards.

10.7 Personalised reward requests may be refused where the item or event is unavailable, unsuitable, unlawful, age-restricted, disproportionately expensive, inconsistent with NWM policy, connected to excluded products or services, or otherwise not capable of reasonable fulfilment.

10.8 Members may update or remove reward preferences by contacting NWM or through the Programme portal where available.

11. NWM Margin-Free Payroll Week

11.1 NWM may offer an NWM Margin-Free Payroll Week as a reward, subject to eligibility, availability, payroll system capability and these Terms.

11.2 An NWM Margin-Free Payroll Week means NWM waives its standard margin for one qualifying payroll only.

11.3 The reward applies to NWM margin only and does not apply to tax, National Insurance, pension deductions, holiday pay, agency deductions, statutory deductions, expenses, advances, third-party charges or any other payroll-related amount.

11.4 The reward cannot be exchanged for cash and will not be paid as additional salary, wages, holiday pay or other remuneration.

11.5 The reward must be requested and approved before the relevant payroll cut-off, unless NWM states otherwise.

11.6 If the reward cannot be applied to a payroll for operational, legal, tax, system or compliance reasons, NWM may substitute an alternative reward of broadly equivalent value.

11.7 NWM may amend, suspend or withdraw the NWM Margin-Free Payroll Week reward where it reasonably considers this necessary.

12. Prize Draws, Spotlight Rewards and Event Rewards

12.1 NWM may operate prize draws, competitions, spotlight rewards or limited-time campaigns from time to time.

12.2 Such campaigns may be subject to separate campaign rules, eligibility criteria, entry methods, opening dates, closing dates and reward terms.

12.3 Where a reward relates to an event, ticket, experience, team shirt or third-party product, availability, dates, seating, sizes, travel, age restrictions, venue rules and supplier terms may apply.

12.4 Unless expressly stated otherwise, NWM is not responsible for travel, accommodation, food, drink, insurance or additional expenses connected with an event or experience reward.

12.5 NWM may substitute event, ticket or experience rewards where the event is cancelled, postponed, unavailable, unsuitable or outside NWM's reasonable control.

13. Reward Substitution and Fulfilment

13.1 NWM may withdraw, replace or substitute any reward with an alternative reward of broadly equivalent value where the original reward is unavailable or no longer suitable.

13.2 Rewards may be supplied electronically, physically or through third-party providers.

13.3 Delivery times are estimates only.

13.4 NWM accepts no responsibility for delays caused by suppliers, postal services, couriers, technology providers or circumstances outside its reasonable control.

13.5 Members are responsible for ensuring delivery details, email addresses and contact information are accurate.

13.6 Reward images, descriptions and promotional materials are provided for illustrative purposes only.

14. Vouchers, Gift Cards and Third-Party Terms

14.1 Individual rewards, vouchers, gift cards, discount codes, tickets, products or certificates may be subject to their own expiry dates, supplier terms, usage restrictions and availability conditions.

14.2 Members are responsible for checking any supplier terms before redeeming points.

14.3 Lost, stolen, deleted, damaged or expired vouchers, gift cards, discount codes, tickets or certificates may not be replaced.

14.4 Replacement of any reward shall be at NWM's discretion, acting reasonably.

14.5 Certain rewards may be provided by third-party suppliers.

14.6 NWM is not responsible for the quality, availability, delivery, suitability or performance of any third-party products or services.

14.7 Any dispute regarding a third-party reward may need to be resolved directly with the relevant supplier.

15. Expiry of Points and Leaving NWM

15.1 Points remain valid while the member maintains an active relationship with NWM, subject to these Terms.

15.2 If a member ceases to be engaged through NWM for any reason, any unredeemed points will expire 90 days after the member's final payroll date unless otherwise notified by NWM.

15.3 Expired points cannot be reinstated.

15.4 Members are responsible for redeeming available points before their expiry date.

15.5 No further points will be earned after a member's final qualifying payroll processing date.

15.6 Membership and points cannot be transferred to another payroll provider, umbrella company, employer, agency, individual or third party.

15.7 If a member later returns to NWM, NWM may determine whether the member's previous account can be reactivated or whether a new account is required.

16. Fraud, Misuse and Programme Abuse

16.1 NWM may suspend or terminate membership where it reasonably believes that fraudulent activity has occurred, Programme rules have been breached, false or misleading information has been provided, referral activity is fraudulent or artificial, a member has created or used duplicate accounts, or activity has been undertaken solely to manipulate rewards.

16.2 In such circumstances, NWM may remove points, cancel rewards, refuse redemption, suspend access or terminate membership without compensation.

16.3 NWM may recover points or rewards where they were obtained through error, fraud, misuse or breach of these Terms.

16.4 NWM may request reasonable information from members in connection with any investigation into Programme activity.

17. Administrative Errors

17.1 NWM may correct errors relating to points balances, reward values, redemption transactions, promotional offers, referrals, welcome bonuses, wishlist data or Programme administration.

17.2 Where points or rewards have been credited incorrectly, NWM may reverse, adjust or cancel such awards.

17.3 NWM will act reasonably when correcting administrative errors.

17.4 NWM's records shall be used to determine points balances, qualifying activity and redemption history unless there is clear evidence of error.

18. Programme Changes

18.1 NWM may amend, suspend, withdraw or replace the Programme from time to time.

18.2 NWM may change points earning rates, redemption values, reward options, eligibility criteria, referral criteria, Programme benefits, welcome bonus rules, personalised reward rules, expiry rules, redemption thresholds, wishlist mechanics and promotional mechanics.

18.3 NWM will provide notice of material changes where reasonably practicable.

18.4 Changes will not retrospectively remove validly earned points except where points were awarded in error, obtained through misuse, connected to fraudulent or misleading activity, or where required by law.

18.5 NWM may update the points model, referral structure, welcome bonus structure, loyalty milestones, redemption thresholds, reward catalogue, personalised reward mechanics or wishlist approach as the Programme develops.

19. Programme Closure

19.1 NWM may close the Programme at any time.

19.2 Where practicable, NWM will provide at least 30 days' notice before closing the Programme.

19.3 NWM may specify a final date by which points must be redeemed.

19.4 Following the closure date or final redemption date, any remaining unredeemed points shall automatically expire.

19.5 NWM shall not be required to provide cash compensation for expired or unredeemed points.

20. Taxation and Statutory Deductions

20.1 Members are responsible for determining and meeting any personal tax liabilities that may arise from participation in the Programme or receipt of rewards.

20.2 NWM makes no representation that any points, rewards, vouchers, benefits, referral rewards, welcome bonuses, Welcome Back Boost awards, personalised rewards, event rewards or promotional awards will be tax-free.

20.3 NWM may, where required by law, report, process, deduct, account for, withhold or pay any tax, National Insurance contribution, levy or other statutory amount arising in connection with the provision, allocation or redemption of points or rewards.

20.4 NWM may amend the operation of the Programme where reasonably necessary to comply with tax, payroll, employment, accounting or statutory requirements.

20.5 Members should seek independent tax advice where they are unsure about the tax treatment of any reward.

21. Data Protection and Reward Preferences

21.1 NWM will process personal information in accordance with its Privacy Policy.

21.2 Participation in the Programme may require NWM to process personal information for administering membership, allocating points, tracking balances, processing redemptions, managing referrals, verifying eligibility, preventing fraud or misuse, sending Programme communications, operating promotions and meeting legal, tax, accounting or regulatory obligations.

21.3 Where members provide reward preferences through a My Rewards Wishlist or similar feature, NWM may process that preference information to personalise reward offers, campaigns and communications.

21.4 Reward preference information may include interests, preferred reward categories, favourite teams, event interests, restaurants, lifestyle preferences and similar information voluntarily provided by the member.

21.5 NWM may share limited personal information with third-party reward, voucher, ticketing, technology, communication or fulfilment providers where necessary to administer the Programme, issue rewards, verify eligibility, prevent misuse or provide member communications.

21.6 NWM will only share personal information where there is a lawful basis to do so.

21.7 Members may update or remove their reward preferences where the functionality is available or by contacting NWM.

21.8 Members should refer to NWM's Privacy Policy for further information about how personal data is used, stored, shared and protected.

22. Limitation of Liability

22.1 NWM accepts no liability for technical failures, delayed points allocation, unavailable rewards, supplier failures, third-party products or services, lost or expired vouchers or tickets, incorrect contact details supplied by the member, delays outside NWM's reasonable control, or a member's failure to redeem points before expiry.

22.2 Nothing in these Terms excludes or limits liability that cannot legally be excluded or limited.

22.3 Nothing in these Terms affects a member's statutory rights.

23. No Property Rights

23.1 Points remain the property of NWM at all times.

23.2 Members acquire no ownership rights in respect of points.

23.3 Points represent a limited right to redeem available rewards in accordance with these Terms.

23.4 Points have no independent monetary value.

23.5 Points cannot be treated as money, savings, deposits, stored value, credit, wages or any other financial entitlement.

24. Suspension and Termination

24.1 Members may terminate their participation in the Programme at any time.

24.2 NWM may suspend or terminate membership where these Terms have been breached.

24.3 NWM may suspend a member's account while investigating suspected fraud, misuse, duplicate accounts, referral abuse, administrative error, eligibility issues or personalised reward misuse.

24.4 Upon termination, unused points may be forfeited in accordance with these Terms.

25. Force Majeure

25.1 NWM shall not be liable for any failure or delay in operating the Programme where such failure or delay results from circumstances beyond its reasonable control.

25.2 Such circumstances may include natural disasters, industrial disputes, telecommunications failures, cyber incidents, government action, supplier failure, pandemic or epidemic events, payment system failures, platform outages, event cancellation or changes in law or regulation.

26. Severability

26.1 If any provision of these Terms is found to be unlawful, invalid or unenforceable, the remaining provisions shall remain in full force and effect.

26.2 Any invalid or unenforceable provision shall be interpreted as closely as possible to its original commercial purpose, to the extent permitted by law.

27. Entire Agreement

27.1 These Terms and Conditions constitute the entire agreement between NWM and the member concerning participation in the Programme.

27.2 No statement, representation, promotional material or communication shall have contractual effect unless expressly incorporated into these Terms.

27.3 In the event of conflict between these Terms and promotional materials, these Terms shall prevail unless the promotional terms expressly state otherwise.

28. Governing Law and Jurisdiction

28.1 These Terms and Conditions shall be governed by and construed in accordance with the laws of England and Wales.

28.2 Any dispute arising in connection with the Programme shall be subject to the exclusive jurisdiction of the courts of England and Wales.

29. Contact

29.1 Questions about the Programme, points balances, rewards, referrals, welcome bonuses, personalised rewards, wishlist preferences or membership should be directed to: NWM My Rewards Team, Email: enquiries@nwm.uk.com, Telephone: 0330 333 4240, Website/Portal: nwm.uk.com.

30. Important Summary

30.1 NWM My Rewards is subject to eligibility, Programme rules, qualifying criteria, reward availability and these Terms and Conditions.

30.2 Points have no cash value.

30.3 Points are not salary, wages, holiday pay, pensionable earnings or any other payroll-related payment.

30.4 Rewards, referral rewards, welcome bonuses, Welcome Back Boost awards and personalised rewards may be subject to tax, National Insurance, reporting or statutory obligations.

30.5 Points may expire if a member leaves NWM or the Programme closes.

30.6 NWM may change, suspend, withdraw or replace the Programme in accordance with these Terms.

30.7 Personalised rewards and event rewards are subject to availability, contribution limits, supplier terms and approval.