

Chartered Banker Institute

Guidance on completing the reflective CPD statement

As part of your CPD you are encouraged to reflect regularly and to submit at least an end of year reflection. We recommend taking time to submit a mid-year reflection too.

Here are some tips on completing the reflective statement plus some examples.

Top Tips for Strong Responses

- **Be Specific:** Name the CPD activity and explain its relevance.
- **Show Impact:** Link learning to e.g. improved compliance, customer outcomes, or efficiency.
- **Reflect Honestly:** Mention what worked, what didn't, and why.
- **Plan Ahead:** Set clear, realistic CPD goals for next year.

Structure Your Answers (Use STAR):

- **Situation:** Context for your learning.
- **Task:** What you aimed to achieve.
- **Action:** What you did (CPD, application).
- **Result:** Impact on role, team, or customers.

Quick Checklist

- Named CPD activities
- Explained application and impact
- Reflected on goal achievement
- Set clear next-year goals

How much time should I spend on my reflective statement?

Plan for roughly 30 minutes but it depends on how regularly you reflect on your CPD. If you've kept a log but haven't reviewed your learning, it may take longer. Use the tips above for guidance on how to complete the statement. The three examples on the following pages should also help.

Example 1

Date of Reflection: 12/12/2025

1-3. Personal information.

4. Type of Reflection: End of Year

5. Professionalism & Ethics activity completed?

Answer: Yes

6. What did you do and how did it benefit professionalism?

Answer: I completed an online course on Ethical Decision-Making in Financial Services. It strengthened my grasp of regulatory expectations and the importance of transparency in data handling. I'm more confident applying ethical principles to everyday operational decisions, especially when reconciling discrepancies and escalating potential issues.

7. CPD—what was valuable and how will it improve practice?

Answer: The Operational Risk & Compliance workshop provided practical tools to identify and mitigate risks across back-office processes. Training on digital banking systems improved my efficiency and accuracy in transaction processing. Together, these enhanced compliance, reduced rework, and supported a smoother customer experience.

9. Achievement of planned goals (with changes considered):

Answer: My goals were to deepen compliance knowledge and improve technical skills. I completed two compliance courses and became proficient in new digital tools. I had planned to shadow the fraud prevention team but deferred due to workload; I'll revisit this next year.

10. Next-year CPD goals:

Answer: Complete advanced data analytics training to drive process improvements, and take a customer vulnerability awareness module to ensure operational decisions consider customer impacts. I'll contribute to team efficiency initiatives and seek opportunities to document and share best practices.

Example 2

Date of Reflection: 12/12/2025

1-3. Personal information.

4. Type of Reflection: End of Year

5. Professionalism & Ethics activity completed?

Answer: Yes

6. What did you do and how did it benefit professionalism?

Answer: I finished a short e-learning on Treating Customers Fairly (TCF). It sharpened my communication and empathy—especially with vulnerable customers—helping me maintain high professional standards during peak branch periods.

7. CPD—what was valuable and how will it improve practice?

Answer: With limited time, I used bite-sized modules on fraud awareness and digital tools in the NatWest Academy. These improved my confidence when answering customer queries and helped me spot risks quickly, supporting better service and compliance.

9. Achievement of planned goals (with changes considered):

Answer: I aimed to stay current on digital banking and fraud prevention. I achieved this via short modules and team huddles. I couldn't attend a full-day vulnerability workshop due to staffing; I'll prioritise it next year.

10. Next-year CPD goals:

Answer: Complete the customer vulnerability workshop, strengthen financial wellbeing conversation skills, and deepen knowledge of NatWest's digital tools to better support customers moving to online banking.

Example 3

Date of Reflection: 12/12/2025

1-3. Personal information.

4. Type of Reflection: End of Year

5. Professionalism & Ethics activity completed?

Answer: Yes

6. What did you do and how did it benefit professionalism?

Answer: I attended “**Leading with Integrity in Financial Services**” and followed up with a forum discussion. It reinforced ethical leadership and accountability, prompting me to be more deliberate about transparent communication. During a recent process change, I explained the rationale and risks clearly, which improved engagement and reduced resistance.

7. CPD—what was valuable and how will it improve practice?

Answer: The **Emerging Leaders** programme equipped me with coaching, delegation, and influencing skills. I applied these while leading a branch reporting streamlining project that required cross-team collaboration. Change management and resilience sessions proved vital during digital system rollouts, building adaptability and empathy.

9. Achievement of planned goals (with changes considered):

Answer: My goal was to build leadership capability for a future leader role. I completed the leadership programme and led a project, gaining hands-on experience with timelines and motivation. I didn’t finish the advanced data analytics course due to competing priorities, highlighting the need to refine my time management—an insight I’ll act on next year.

10. Next-year CPD goals:

Answer: Finish **advanced data analytics** to underpin data-informed decisions; pursue **ILM Level 5** for structured leadership development; and lead **cross-functional projects** to broaden perspective beyond branch operations. I’ll maintain momentum through peer learning and regular reflection to translate theory into practical leadership behaviours.