

# Maintaining Your Professional Status With Continuing Professional Development (CPD)



**Chartered Banker**

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## Welcome to the Chartered Banker CPD Scheme

Our continuing professional development (CPD) scheme has the focus on you. We recognise the diverse range of careers on offer to our members and believe you should have the autonomy to choose the method, topic and type of learning that matches your needs and those of your employer and customers.

Our rules require eligible members to complete our annual CPD requirements, including at least five hours of activity dedicated to Professionalism and Ethics. We also want you to display the attitudes and behaviours outlined in our Code of Professional Conduct and inspire others to do the same. These are core values for any role.

## My CPD because it is your CPD

We believe you need to plan your own path and that's why we have three categories of CPD: My CPD, Professionalism and Ethics and Mortgage Related CPD. And apart from the five hours of Professionalism and Ethics, it is up to you to choose appropriate development activities for the remaining 30 hours. To help you plan your activities we provide examples throughout this brochure. These are neither exhaustive nor mandatory.

Reading press articles is CPD, mandatory reading for your employer or network is CPD, learning how to use your iPad is CPD; the list is endless. You learn every day, but don't always record what you do or think about how it fits into your long-term plan. You can also include training that you complete with your employer or network; development should never become a tick-list burden.

Different CPD rules apply to different membership categories. Please see 'Members with other CPD agendas' on page 6 for more information.

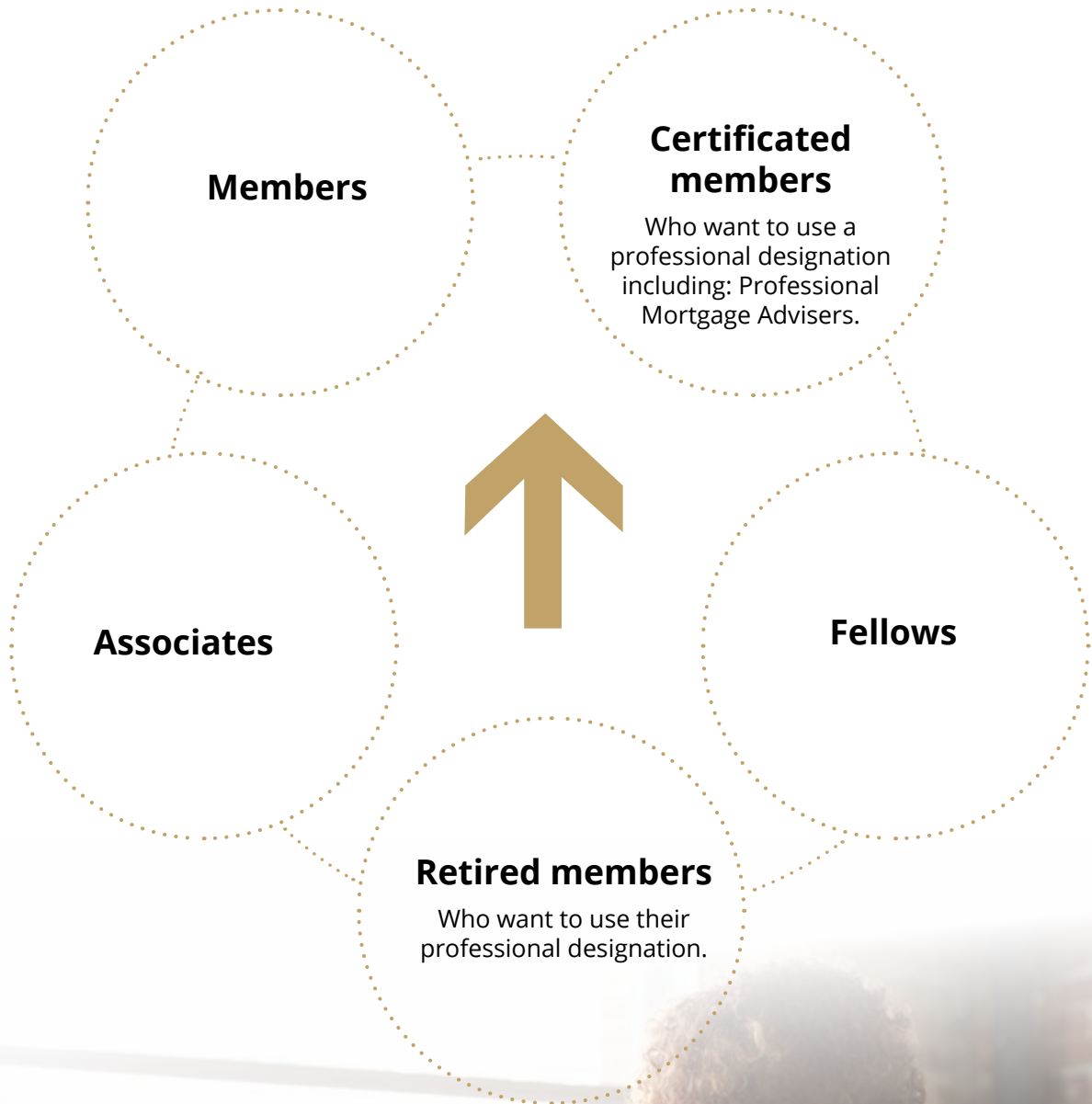


“ Continuing professional development (CPD) is the means by which members of professional associations maintain, improve and broaden their knowledge and skills and develop the personal qualities required in their professional lives... ”

PARN (Professional Associations Research Network).

## Members who need to complete our CPD Scheme

All of the following categories of membership have to complete the CPD scheme to retain their professional designation.



## Members exempt from our CPD Scheme

The following members do not need to participate in the scheme:

**Affiliates  
and Student  
members**



**Retired members**  
who are no longer  
working and using  
their professional  
designation.

All members are encouraged to maintain their professional knowledge and are welcome to record their CPD with us.



## Members with other CPD agendas

The following categories have specific arrangements:

Professional Financial Adviser (PFA) members have to complete mandatory requirements set out by the FCA. Please see our SPS Guidance for more information.

Members on a maternity, paternity, or career break do not have to register their CPD with us for up to one year. They can still use their professional designation.

Members who have been absent due to illness for more than three months. We treat each case with empathy.

Members who work for NatWest a **CPD Approved employer** need to record two hours of any CPD activity. Learning they complete with their employer takes account of the remaining hours.

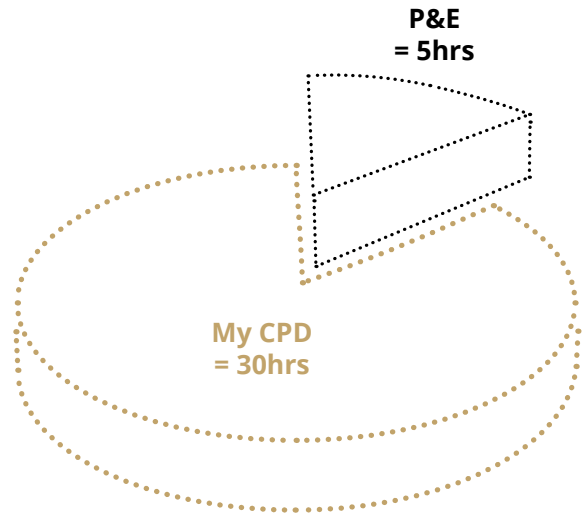
### International members

International Members follow the scheme of their local Institute.

## What are our CPD requirements?

All eligible categories must complete:

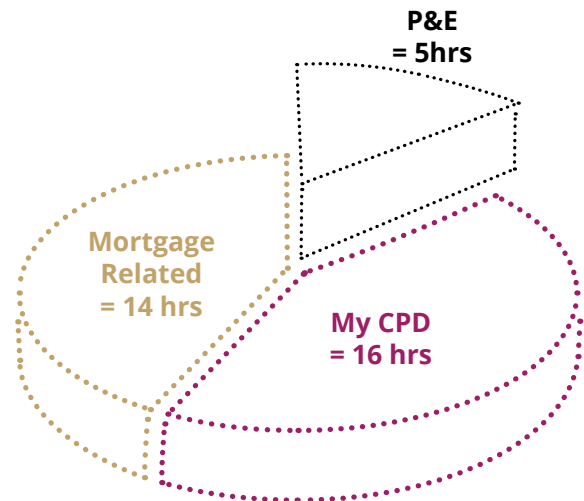
- 5 hours of Professionalism and Ethics (P&E) activity
- 30 hours of My CPD



## Professional Mortgage Adviser (PMA) members

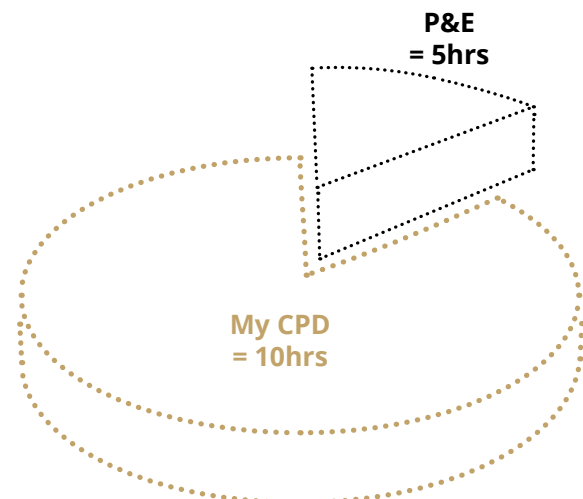
To gain or retain PMA status you must complete:

- 5 hours of Professionalism and Ethics (P&E) activity
- 14 hours of mortgage-related topics
- 16 hours of My CPD



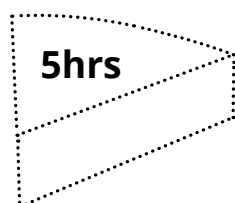
## Certificated members (excluding the PMA and PFA categories)

- 5 hours of Professionalism and Ethics (P&E) activity
- 10 hours of My CPD



## What are we looking for?

Here are examples for each of the CPD categories: Professionalism and Ethics, My CPD, and Mortgage related. It is your plan, your learning and your choice.



### Professionalism and Ethics

A mandatory requirement for all members. Activities include any of the areas listed in the Professionalism and Ethics syllabus and compulsory reading or viewing from your employer or network.

Topic	Examples
<b>Introduction to Ethics</b> <b>Ethics and the Organisation</b>	The Institute's Responsible Banking Toolkit Social and ethical objectives of companies Voice of the customer
<b>Social and Environmental Responsibilities</b>	Environmental policy statement Full Cost Accounting (FCA) Global Reporting Initiative (GRI) Public perceptions and reputation risk Social and environmental audit Sustainability
<b>Ethics and the Individual</b>	Codes of practice, conduct and ethics Features of a profession The Institute's Code of Professional Conduct
<b>Ethical Dilemmas and Conflicts of Interest</b>	Resolving and dealing with ethical dilemmas and conflicts of interest
<b>Putting Ethical Decision Taking into Practice</b>	The Institute's online ethical dilemmas Chartered Banker magazine professional and ethical case studies
<b>Corporate Governance</b>	Alignment of interests The ICGN and OECD frameworks Transaction costs theory
<b>Regulation</b>	Anti-money laundering Data protection Health and safety Fair Treatment of Customers
<b>Codes of Practice</b>	The Institute's Code of Professional Conduct FCA Conduct of Rules Standards of Lending Practice
<b>Putting Corporate Governance into Practice</b>	Annual general meetings Board committees Reporting Roles and responsibilities
<b>Internal Control Systems</b>	Control frameworks and procedures
<b>Audit</b>	Assessing performance Comparing internal and external audit reports
<b>Risk Management</b>	Classifications of risk Embedding risk Methods of handling risk Strategic risk and operational risk
<b>The Risk Committee and the Risk Management Function</b>	Committees involved in risk management Risk management responsibilities





## My CPD

Choose your own destiny and the development to get you there. These are examples only; not mandatory requirements. You can include learning as part of your employer or network’s scheme.

Source Examples	Activity Examples
<b>Communication Skills</b>	Authoring industry articles and white papers, delivering a presentation or speech, for example writing copy for Chartered Banker magazine.
<b>Community and Voluntary Activities</b>	For clubs and charities, including representing the Chartered Banker Institute.
<b>Courses, Conferences, Exhibitions, Seminars and Workshops</b>	Including IT and soft skills, in-house programmes and mandatory reading and testing for your employer or network, the Institute’s CPD events.
<b>Meetings and Committee Work</b>	Including Chartered Banker Institute District centre meetings.
<b>Personal Development Plans</b>	Completed as part of your employer or network’s performance development review or personal development planning. Includes CPD completed for another professional body.
<b>Private Study</b>	Reading newspapers, books and social media, consolidating knowledge, research, watching videos and podcasts, including CBI CPD resources.
<b>Studying for and maintaining Professional Accreditations</b>	Including LEAN, PRINCE and Chartered Status for example, Chartered Institute of Personnel Development (CIPD) and the Chartered Institute of Marketing (CIM).
<b>Qualifications and Exams</b>	Including degrees, diplomas, for example a PhD or Masters.
<b>Secondment and Project Work</b>	A temporary transfer to another job or project to gain additional skills and experience.
<b>Training and Mentoring Colleagues</b>	Coaching others, assisting and counselling your peers.



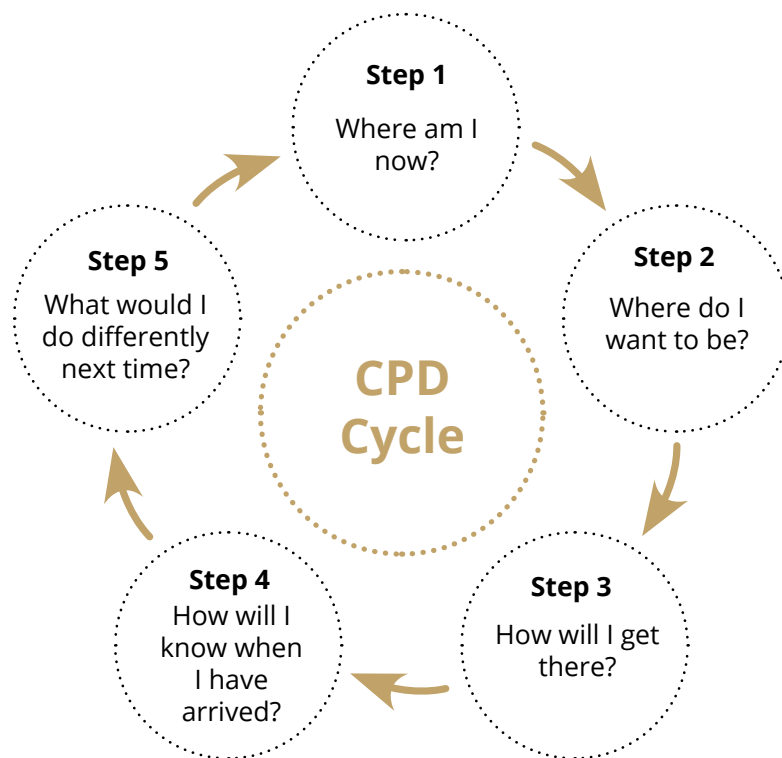
## Mortgage Related CPD

A mandatory requirement for Professional Mortgage Adviser (PMA) members. Activities include any of the areas listed in the Mortgage Advice syllabus and compulsory reading or viewing from your employer or network.

Syllabus Title	Subject Examples
<b>The Mortgage Market</b>	Lending institutions Retail banks Building Societies Insurance companies Sub-prime lenders Finance houses Supermarkets Demands, trends and marketing
<b>Mortgage Law and Matters Relating to Borrowers</b>	Types of borrower The legal charge Guarantors and sureties
<b>Property Law</b>	Ownership, estates and interests in land Land registration
<b>Mortgage Regulation</b>	Contracts Business loans The regulatory framework
<b>The House Buying Process</b>	Overview Pre-mortgage approval Regulation of property sales Roles and responsibilities
<b>Mortgage Market Review (MMR)</b>	Background Reforms
<b>Mortgage applications and products</b>	Assessment Types of mortgage Giving advice
<b>Mortgage Processing</b>	The lending decision From offer of advance to completion Regulated loans Methods of repayment
<b>Security</b>	Value of land as security The valuer's report Housing guarantee schemes
<b>Mortgage Related Products</b>	Legislation Insurance Income protection
<b>Mortgage Account Management</b>	Interest rate changes Tenancies Deeds administration
<b>Arrears, Default and Recovery</b>	Mortgage Conduct of Business Rules (MCOB) Arrears policy Obligations of the lender

## Plan your next career journey

To achieve a goal or a vision you must plan and do what will enable and cause it to happen. Here is a 5 Step approach. Select one aim at a time to work on and see it through to evaluation. Ask your colleagues, mentor, manager or friends for help at any stage in the cycle.



**Step 1: Where am I now?** Regularly re-assess your skills and personal development goals and how they fit with your personal values and beliefs. You can find online career assessments to help you, including those in the Chartered Banker Institute's online My Career Hub. Ask yourself:

- Do I need more development in my current role?
- Am I looking for a promotion or new career?
- What motivates me?
- How can I improve my current performance?

**Step 2: Where do I want to be?** State your aim. Be clear about your purpose and direction. Identify any skills gaps from your step 1 assessment. Consider what will enable you to achieve your goal and also any barriers, such as finance and location; and how you can overcome them.

**Step 3: How will I get there?** Build your action plan and begin the development. Once you know where you want to go you can plan the activities best suited to your learning style to help you get there. What you do and how you do it is your choice, but make sure your objectives are SMART, specific, measurable, achievable, realistic and timely. They must develop you but be attainable within a specified timeframe.

**Step 4: How do I know I have arrived?** Record the process including;

- development aim,
- planned start and end date,
- the chosen method of development,
- actual start and end date,
- the actual outcome V the planned outcome, and
- any further action needed.

**Step 5: What would I do differently next time?** Evaluate, review and learn for next time. The following questions will help:

- Did this approach achieve the desired outcome?
- What has improved as a result?
- How well did my chosen method work?
- Would I follow this approach again?
- Have I discovered additional skills as a result?
- Do I need more development in a particular area?

<b>My Aim:</b>		
<b>Start Date:</b>		
<b>End Date:</b>		
<b>Method</b>	<b>Measure</b>	<b>Outcome</b>

## Recording your CPD

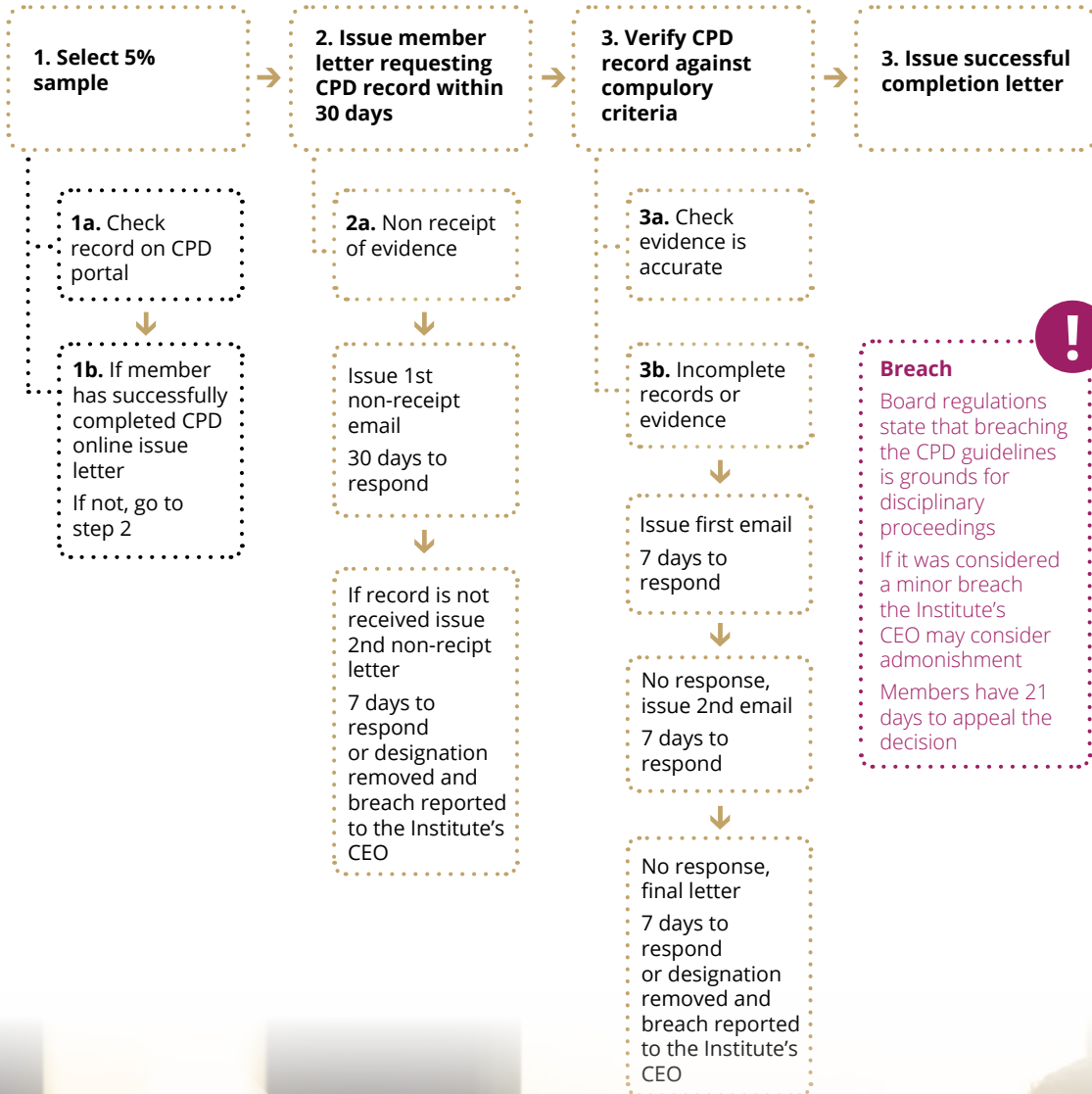
Your log should contain a clear audit trail of your learning and development activities. You can opt to record your CPD using your own or employer’s version or select one of our options, which you can find on our website. Your record should contain the following:

CPD Log	
<b>Activity</b>	What did you do?
<b>Date</b>	When did you do it?
<b>Time</b>	How long did it take you?
<b>Provider</b>	Who was involved? Include web link or content details.
<b>Type</b>	Was it a course, e-learning, reading etc?
<b>Objective</b>	Why did you choose this activity?
<b>Relevance and benefit to role</b>	How will the learning help you with your role or your career plan?
<b>Learning outcome achieved</b>	How did completing this activity benefit you?
<b>Follow up activity</b>	What will you do or change as a result? How will you incorporate your learning into your business as usual practice?

## CPD Monitoring and Sampling

We randomly select records from our members each year. If we select you, we will check our online log and if there are no records for you we will ask you to send us a copy of your CPD Record.

If you do not send us your record within the advised timescales, we have the right to remove your professional designation.





## Approved Employer Scheme (AES)

We understand that many of our members are supported by their employers with opportunities for continuing professional development [CPD] in the workplace. In fact many members will comply with our CPD requirements from mandatory and other learning from their employer. For this reason we introduced the Approved Employer Scheme.

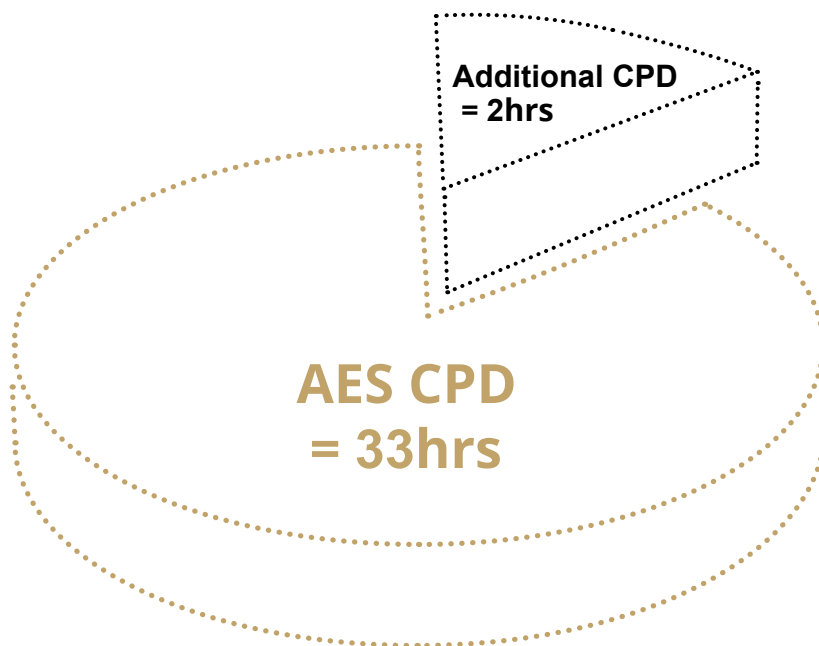
As NatWest is an Approved Employer, the number of hours which need to be evidenced by our members employed by NatWest would reduce significantly.

**You can find out more about our Approved Employer Scheme here.**

<https://www.charteredbanker.com/the-institute/our-partners/working-with-learning-partners/approved-employer-scheme.html>

If you work for NatWest you only need to record 2 additional hours of CPD activity. Your employer scheme accounts for the remaining 33 hours (for Associates, Members and Fellows) and the remaining 13 hours for Certificated members. This also applies to Professional Mortgage Advisers (PMAs). You can record any type of CPD, including professionalism and ethics, and technical learning.

### CPD hours



### Help?

For more information, please visit [www.charteredbanker.com](http://www.charteredbanker.com) or email us at [info@charteredbanker.com](mailto:info@charteredbanker.com)

# Chartered Banker

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