

# Your Guide to Continuing Professional Development (CPD)



**Chartered Banker**

## **Contents**

Your quick guide to continuing professional development	2
Additional information on the CPD scheme	5
Some Guidance on reflective practice	7

# Your Guide to Continuing Professional Development (CPD)

## For NatWest Colleagues – Launching January 2026

From January 2026, NatWest colleagues will move to the Chartered Banker Institute's new CPD approach—designed to make professional development simpler, more flexible, and more meaningful. This guide shows how easy it is to integrate CPD into your personal development goals and take ownership of your career growth.”

### Why CPD Matters

CPD is about taking ownership of your professional growth. It helps you:

- Build skills and confidence for your current role and future career.
- Align with NatWest's customer-focused performance culture.
- Demonstrate professionalism and integrity to customers and colleagues.
- Improve performance and productivity through regular reflection.

### What's Changing?

We're moving to an **outputs-based CPD scheme**. That means:

- **No set hours** – focus on the **quality and impact** of your learning.
- Complete **at least one activity on professionalism and ethics** each year.
- Choose activities that **support your goals** and improve your practice.
- Submit **at least one reflective statement** each year.

### What Do You Need to Do?

If you're a **Certificated member, Associate, Chartered Member, or Fellow**, you must complete CPD annually. (Student members and Affiliates are exempt but encouraged to join in.)

Here's the **CPD Cycle** in four simple steps:

#### 1. Identify Your Goals

Use your PDP goals as a starting point. Add any extra goals you want to achieve.

#### 2. Plan Your Activities

Pick learning opportunities that help you meet those goals.

#### 3. Complete Your Learning

Include both planned and spontaneous activities.

#### 4. Record and Reflect

Keep a record of your activities. You can do this using Workday's [CPD Training Log](#)

Think about what you learned and how it helped you and submit an end of year reflection via the [Institute's website](#). We recommend submitting a mid-year reflection too (we'll remind you about both)..

## Professionalism and Ethics

Do at least one activity that strengthens your understanding of ethical banking and professional judgment. Examples:

- Compliance training/keeping up to date with banking regulations.
- Webcasts or articles on ethical decision-making in business situations
- Articles or eLearning around supporting vulnerable customers or Consumer Duty
- Workshops on integrity and customer trust
- Articles or eLearning on different ethical theories and approaches
- Webcasts on ethical issues in automation and AI

## What Counts as CPD?

Anything that helps you grow professionally, such as:

- Watching a webcast
- Reading an industry report
- Working on a new project
- Discussing ideas with colleagues

## What Doesn't Count?

**Tip:** Ask yourself: *Does this activity improve my knowledge, skills, or judgment as a banking professional?* If yes, it's CPD.

**Example:** Community volunteering is great—but it's not CPD unless it uses your professional skills, so painting a nursery school would not be CPD but delivering a financial literacy workshop could be.

For additional information view our one-page guide on [What Counts as CPD?](#)

## Where Can You Find Resources?

- **Chartered Banker Institute:** e.g. eLearning, webcasts, blogs, podcasts. You can find some examples [here](#), on your [enterprise membership page](#), and in our [Knowledge Hub](#).
- **NatWest Academy:** tailored learning resources: [NatWest Group Academy](#), [Workday](#), [Microsoft](#), [SkillsoftPercipio](#), [Lending Skills](#), [ICA](#) and the [Growth Development Series](#).
- **External sources:** regulator updates, industry articles, academic insights e.g. [TED](#)

You can find some links and ideas on the [NatWest CPD page](#) of our website.

**Tip:** You don't need to use Institute resources to complete your CPD, but these ideas might help you get started. You can also learn from colleagues and work situations, and this can be CPD too if it helps you achieve your goals.

## Keeping Records

- Log your goals and activities, perhaps by using Workday's [CPD Training Log](#).
- Submit your reflection on the [Institute's website](#) (we'll remind you twice a year and send you a copy for your records).
- Be audit-ready: CPD records may be sampled annually.

## **Discussions with your Line Manager**

When you talk about your PDP goals with your line manager include some discussion about your CPD activities and how they are helping you achieve your goals. You may find this helpful to do before writing your reflective statements.

## **Reflective Practice – Keep It Simple**

Reflection means thinking about what you learned and how it helps you. Ask yourself:

- What surprised or challenged me?
- How will this change my approach?
- What's next for my development?

You don't need to reflect on every activity—just the ones that made a real difference.

## **Quick Checklist**

- ✓ Set your goals
- ✓ Plan your activities
- ✓ Complete and reflect
- ✓ Record and submit

**CPD is simple, flexible, and designed to help you succeed. Make it work for you and your career.**

## The Continuing Professional Development (CPD) Scheme

This section contains a more detailed explanation of the CPD scheme.

### What is changing?

We are introducing an outputs-based CPD scheme, which means that for most members, there is no target for the number of hours learning you should complete. Instead, the focus should be on the quality and impact of your learning activities to support your own learning needs. However, there is a requirement to complete at least one professionalism and ethics-related activity each year.

### What is CPD?

Continuing Professional Development (CPD) is the process of planning, recording, reflecting, and acting on your ongoing learning requirements. It encompasses a wide range of activities from formal courses to informal learning experiences, such as watching webcasts, reading reports, working on new projects, and engaging in discussions with colleagues.

### Why is CPD Important?

- **For You:** CPD helps you map your career path and invest in your personal development.
- **For Us:** It ensures our members uphold the highest standards of professional and ethical behaviour.
- **For Others:** It assures your customers and stakeholders that they are supported by a knowledgeable, and trustworthy professional.

### Who Needs to Complete CPD?

All Certificated members, Associates, Chartered Members, and Fellows are required to meet the CPD requirements annually. Affiliates and Student members are exempt but are welcome to participate as we encourage all members to take ownership of their personal development.

### Key Requirements of the New CPD Scheme:

1. **Annual Programme:** All Certificated members, Associates, Chartered Members, and Fellows are required to complete an annual CPD programme. Student members and Affiliates are exempt but are welcome to participate.
2. **Outputs-Based Approach:** There is no set number of hours required. Instead, focus on meaningful CPD that supports your development needs and career goals, and enhances your professional practice.
3. **CPD Cycle:** Complete all four stages of the CPD cycle:
  - **Identify Learning Needs:** Determine your development goals for the year. NatWest colleagues should use their current PDP goals, but you can add extra goals of your own if you wish.
  - **Plan Activities:** Choose appropriate learning activities to meet your goals.
  - **Complete Activities:** Engage in both planned and spontaneous learning.

- **Reflect:** Regularly reflect on your learning and its impact on your professional practice and development goals. As a minimum, document an end of year reflection and submit this via the Institute's website.

4. **Professionalism and Ethics:** Include at least one activity related to professionalism and ethics. Professionalism in banking means committing to act in a fair, honest, and ethical manner to protect the interests of customers, colleagues, and society as a whole. Ethics refers to the principles and values that guide the behaviour of bankers, emphasising integrity, accountability, and putting the public interest first.
5. **CPD Records:** Maintain records of your CPD activities, including identified learning needs, planned activities, completed activities, and reflections. You can log your goals and CPD activities using Workday's [CPD Training Log](#) and when you complete your reflection on our website we will send you a copy for your records.
6. **CPD Sampling:** Be aware that we will conduct annual sample audits of CPD records. Non-compliance may result in disciplinary action.

## Some Guidance on Reflective Practice

**This page contains some information on reflective practice. You don't need to read this to be able to complete your reflective statement.**

### What is reflective practice?

Reflection involves thinking about your experiences in order to learn from them for the future. However, there is no single correct way to go about this.

### How do I go about reflection?

Hatton and Smith (1995) developed a list of criteria for good critical reflection:

- Linking past, present, and future experience
- Integrating cognitive and emotional experience (what you were thinking and feeling)
- Considering the experience from multiple perspectives
- Reframing the experience – thinking about how you could have done things differently.

### Applying reflection to your CPD activity

1. When thinking about your CPD activities, consider any learning experiences that surprised you, challenged you, taught you something, or helped you with something you previously misunderstood or struggled with.
2. Think about why you found a particular experience challenging / enlightening and consider the impact on your feelings or thoughts.
3. How will this learning change your practice / help you grow as a practitioner or has there been a situation where your learning has already changed how you approach things?
4. What other steps are you going to take to further extend your learning?

### Do I need to reflect on every CPD activity?

The short answer is no. In the course of a year, you will complete many learning activities. Some of these, particularly the informal ones, may be very short. We also recognise that not every learning activity will have the same impact. The Institute suggests that, rather than try to analyse every learning activity in detail you take time to reflect on those activities that have had a significant impact on your professional development and on whether your learning as a whole has helped you to achieve your personal goals.

### Additional information on reflective practice

There are many different models or frameworks that exist to support reflective practice. One of the most famous is Gibbs' Reflective Cycle, which leads you through six stages exploring an experience: description, feelings, evaluation, analysis, and action plan.

You don't need to use any of these models but if you decide to try one, the best model is ultimately the one which fits your needs and preferences. The Institute is not asking you to write an academic essay, the purpose of the reflection is to help you improve your professional practice and the purpose of documenting your reflection is to demonstrate that you are engaging with the process, not how well you can write or follow a particular model.

If you'd like to explore this topic further, the University of Edinburgh has a useful [\*\*Reflectors' Toolkit\*\*](#), which includes information on several different approaches.

We also have a helpful guide showing some [\*\*examples of completed reflective statements\*\*](#).

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