CONFIDENT THERAPIST HUB × REFLECT TOGETHER · 4 NOVEMBER 2026

BACP Ethical Framework 2026: your practice planner

The framework came into effect on 3 November 2026. Work through each area at your own pace, mark where you are, and leave with three dated actions.

From “The BACP Ethical Framework 2026: what it means in practice”, hosted by Tony Georgiadis (Reflect Together) and facilitated by Joel Bild, MBACP (Accred), Confident Therapist Hub.

Please note: this planner is an independent resource, not produced or endorsed by BACP. It’s a practitioner’s reading of the BACP Ethical Framework for the Counselling Professions 2026, not legal or compliance advice. Clause references were checked against the published 2026 framework on 4 November 2026. Check anything specific with your supervisor, your insurer, BACP, and a data protection adviser where needed.

A planner, not a compliance test

The BACP Ethical Framework 2026 places ethical thinking and professional judgement at the heart of our work. It sets responsibilities, but doesn’t prescribe a single way for every therapist to fulfil them.

This planner helps you see what needs attention, understand which responsibilities apply to your practice, and decide how best to address them.

It’s not about ticking every box today. It’s about knowing where you stand, being able to explain your decisions, and taking your next steps with confidence.

It’s selective: it covers the main practical and administrative areas, not every responsibility in the framework.

1 · LEGAL VS BACP VS GOOD PRACTICE

Understanding your responsibilities

The framework has three sections, which BACP asks members to use together: **A · Working ethically**, how we collaborate and explain our decisions, including the six questions a rationale answers; **B · Ethical principles**, the values behind our decisions; and **C · Core responsibilities**, the numbered “we must” standards most items below refer to.

Each item is tagged with the layer it sits in

LEGAL

Applicable legal duties

Such as UK GDPR, the ICO fee where it applies, HMRC, safeguarding law and the Equality Act. Some vary with where and how you practise.

BACP

BACP members

The framework itself. Breaches may affect complaints and registration.

GOOD PRACTICE

Recommended approaches

Ways that may help you meet your responsibilities. Not mandatory.

Tags apply to the underlying obligation, and an item can sit in more than one layer. Where an item suggests a method (separate accounts, a written agreement), that is one practical way of meeting it, not the only one. Not a BACP member? Work to your own professional body's framework. The legal items apply to you either way.

2 · POLICIES AND PRACTICALITIES

Policies and practicalities

Your privacy notice, data complaints process, safeguarding and AI. Your privacy notice and data complaints process are important legal obligations and useful places to start. Prioritise according to your own circumstances and client risks.

- [ ] My privacy notice is clear and accessible. It explains how client information is collected, used, stored, shared and protected, including relevant digital services, third parties and any international transfers, and what rights clients have over their data.

  LEGAL BACP **BACP 3.1(c)**

- [ ] My privacy notice sets out the foreseeable limits to confidentiality, including legal duties to disclose and digital systems or tools that may monitor or collect data, and clients have agreed to them.

  LEGAL BACP **BACP 3.1(d)**

- [ ] I have a data protection complaints process. Clients know how to raise a concern with me, and that I'll acknowledge it within 30 days, look into it without undue delay, keep them informed of progress and tell them the outcome. I accept a concern however it reaches me, including by text or email. My privacy notice also tells clients they can complain to the ICO.

  LEGAL

  Data (Use and Access) Act 2025 s103, for complaints received from 19 June 2026; UK GDPR for the ICO right

- [ ] I've paid the ICO data protection fee, or checked that I'm exempt.

  LEGAL **Data Protection (Charges and Information) Regulations 2018**

- [ ] I've chosen and documented a justifiable retention period, told clients what it is, and arranged secure storage, appropriate access and eventual disposal, including if I can no longer practise. If any records are stored outside the UK, I know which country's rules apply.

  LEGAL BACP GOOD PRACTICE

  UK GDPR storage limitation and transparency; BACP 3.2(b) secure records, 4.5(e)

- [ ] I have adequate safeguarding training, and the safeguarding policies and procedures I need to protect adults at risk, children and young people.

  BACP BACP 2.4(a)

- [ ] Clients can access the details of my safeguarding policy and procedures, and know who to contact if they have concerns.

  BACP BACP 2.4(b)

- [ ] I know the reporting and safeguarding duties in the country where I practise and where each client lives, including for any clients abroad.

  BACP BACP 3.3(a), 3.3(b)

- [ ] I understand my legal duties on disclosing safeguarding concerns, and I'd share information if someone were at risk of immediate serious harm, in line with the law and my policy. What I've told clients about confidentiality limits matches what I'd actually do.

  LEGAL BACP BACP 2.4(c), 3.1(d)

- [ ] I make reasonable adjustments where necessary and possible, and provide my services fairly and impartially, including how people can access them.

  LEGAL BACP BACP 1.1(d), 4.4(b)–(d); Equality Act 2010

- [ ] I avoid making assumptions about people, recognise diversity and individual choice, and reflect on power and difference in my client relationships, for example in supervision.

  BACP BACP 1.1(e), 1.1(f), Section B (anti-oppression)

- [ ] I've decided my position on AI. Not using it is a valid choice, and there's no general requirement to justify it.

  GOOD PRACTICE

- [ ] I'm competent to use each tool or platform I rely on.

  BACP BACP 2.1(e)(i)

- [ ] Before using any AI tool, digital tool or online platform, I've assessed its risks: how data are handled and stored, the risks to confidentiality, and how I've reduced them. A short written note is one way to show this.

  BACP **BACP 2.1(e), 2.1(e)(ii)**

- [ ] I understand how my AI and digital tools process client information, have explained their relevant benefits and risks, and have informed consent before putting personal data into them. For routine tools this can be part of my contracting conversation, as long as I explain the particular tool and what it means for the client. Where a client isn't comfortable, I've discussed the alternatives.

  BACP **BACP 2.1(e)(iii), 2.1(e)(iv)**

- [ ] Decisions stay with me. I critically evaluate anything a tool produces, and I'm responsible for what I decide based on it.

  BACP **BACP 2.1(e)(v)**

- [ ] Where I've started using a tool since a client contracted with me, or their consent wasn't properly taken, I've gone back to them.

  BACP **BACP 2.1(e)(iv)**

Every tool or service that touches client data

Your own internal audit, from the chat waterfall. List tools, not clients. Your privacy notice needn't name each one, but it should cover what each does with client information. Consent under the framework (2.1(e)(iv)) is an ethical requirement, separate from your lawful basis under UK GDPR. For many tools it can be part of your contracting conversation; how much more you discuss depends on the tool and what it does with client data.

TOOLS TO GET THIS DONE

OFFICIAL GUIDANCE

- **ICO: do I need to pay the data protection fee?** · ICO
  ico.org.uk › data protection fee self-assessment
- **ICO: how to deal with data protection complaints** · ICO
  ico.org.uk › how to deal with data protection complaints

OPTIONAL PRACTICAL RESOURCES

- **Privacy notice and data complaints template** · CTH · free to subscribers
  confidenttherapist.org/privacy-update
- **Safeguarding in private practice: what I left out** · CTH article
  confidenttherapist.org/blog/safeguarding-gap
- **Where do you stand on AI? A free reflection lesson** · CTH · free
  confidenttherapist.org/course/freewhere-stand-ai

In development: Policies by CTH (a policy and contract builder) · Safeguarding 101 · Every Tool, Every Client (client data, digital tools and AI). **Join the CTH email list to hear when they're ready** confidenttherapist.org/sign-up

3 · CLINICAL WILLS

Clinical wills

A requirement for BACP members from 3 November 2026, and good practice for everyone else. The framework asks for a clinical will and an executor, bound by confidentiality, who can contact clients if you're unable to. Contacting clients and looking after clinical records are separate jobs, and need not be the same person.

- [ ] I have a clinical will and a named executor who has agreed to act. A written agreement is one clear way to record that.
  BACP **BACP 4.5(e)**
- [ ] My appointed executor is bound by confidentiality. I have clear arrangements to evidence and maintain that obligation, for example through a written agreement.
  BACP **BACP 4.5(e)**
- [ ] My executor can securely access the minimum information needed to contact current clients when it's needed, and knows where to find it.
  BACP **BACP 4.5(e)**
- [ ] I've made separate arrangements for the custody and management of my clinical records, and named who is responsible for them if that isn't my executor.
  GOOD PRACTICE **Check your professional body: some expect more**

- [ ] I've written down what clients should be told, and how.
  GOOD PRACTICE
- [ ] My working agreement tells clients the arrangement exists.
  GOOD PRACTICE
- [ ] I've reviewed my clinical will in the last 12 months.
  GOOD PRACTICE

TOOLS TO GET THIS DONE

OPTIONAL PRACTICAL RESOURCES

- **Clinical Will Template** · CTH · free
  confidenttherapist.org/clinical-will
- **Clinical wills: six key questions to ask** · CTH article
  confidenttherapist.org/blog/clinical-wills-6-qsts
- **Notes, retention and your clinical will** · CTH article
  confidenttherapist.org/blog/notes-retention-clinical-will

4 · EVIDENCING ETHICAL REASONING

Evidencing ethical reasoning

Section A of the framework asks for a rationale that answers six questions, covering the internal and external factors you weighed. Not a written essay for every decision: more detail where it's significant or contested.

- [ ] I can show my ethical rationale and reasoning on dilemmas, including the steps I took. Where I record it, I do so in a way that respects confidentiality.
  BACP **BACP 1.4(d), Section A**
- [ ] I consult my supervisor regularly about ethical dilemmas and challenges, and can show the relevant considerations, decisions and follow-up actions, for example in supervision notes.
  BACP **BACP 1.4(c), 4.3(d)**
- [ ] I agree with clients how we'll work together, and involve them in decisions that affect them wherever possible.
  BACP **BACP 1.1(a), 1.4(a)**

- [ ] I recognise that identifiable process and reflection notes may be personal data within the scope of an access request, and may be ordered by a court, whatever I call them and wherever I keep them. I keep records relevant, proportionate and secure, and assess any disclosure request in line with the law. Reflective notes from which no one could reasonably identify a client aren't that client's personal data.

LEGAL BACP UK GDPR right of access; BACP 3.2(a), 3.2(c)

Your ethical rationale: the six questions in Section A

Practice only. Use the session vignette. Keep real rationales in your secure records, not on this page, and don't enter anything that could identify a client.

1 **1. What are the ethical issues?**

2 **2. How will I involve the person affected in the decision? If I won't, or can't, why not?**

3 **3. Internal factors: what within the work (the person, the context, our contract, principles such as honesty) bears on this, and how?**

4 **4. External factors: what outside it (legal duties, other people or services, organisational requirements) bears on this, and how?**

5 **5. What did I decide and do, what was the outcome, and was it consistent with the framework?**

6 **6. How did I review it, and with whom?**

TOOLS TO GET THIS DONE

OFFICIAL GUIDANCE

- **BACP Ethical Framework 2026 (Section A sets out the six questions)** · BACP
  bacp.co.uk › ethical framework 2026 (PDF)

5 · DIGITAL AND SOCIAL BOUNDARIES

Digital and social boundaries

A clear boundary between personal and professional accounts, public communication that reflects the framework's principles, and online sessions that are private and well planned.

- [ ] Clients contact me on a work email and work number.
  GOOD PRACTICE
- [ ] Clients don't reach me on personal WhatsApp or personal email, or I have a deliberate, explained boundary for it.
  GOOD PRACTICE
- [ ] I keep a clear boundary between my personal and professional social media and digital accounts. Separate accounts are one common way to do this.
  BACP BACP 1.3(d)
- [ ] I've checked what clients can see of my personal accounts.
  GOOD PRACTICE
- [ ] My public posts, personal or professional, reflect the framework's ethical principles. A useful test: would I be comfortable explaining this post to a client?
  BACP BACP 1.3(d)
- [ ] My physical, digital and remote meeting spaces are private and free from intrusion.
  BACP BACP 2.1(b)
- [ ] For online work, I've agreed with clients what happens if the connection fails, where they'll be during sessions, and who to contact in an emergency.
  GOOD PRACTICE Draws on BACP 4.5(d), 2.4(c)

- [ ] I've considered whether online work suits each client, including privacy at their end, access and digital exclusion.
  GOOD PRACTICE

My boundary in one or two sentences

How you'd explain it to a client who asks.

6 · FEES AND CONTRACTS

Fees and contracts

Written terms on fees, payment and fee reviews, and a working agreement that covers what clients now need to know.

- [ ] Clients have written information on my fees, and when and how they pay.
  BACP BACP 3.4(b)
- [ ] My terms say how and when fees are reviewed.
  BACP BACP 3.4(b)
- [ ] My working agreement and supporting documents (such as my privacy notice and safeguarding policy) give clients clear, accessible information about fees, confidentiality, data handling, digital tools, safeguarding, complaints and arrangements if I become unable to practise.
  GOOD PRACTICE Draws on BACP 1.2(b), 2.1(e)(iii), 2.4(b), 3.1(c), 3.4(b)
- [ ] Every current client has a record of the working agreement.
  BACP BACP 1.2(b)
- [ ] I understand my tax obligations, including reporting, and have checked whether Making Tax Digital applies to me.
  LEGAL BACP BACP 3.4(a)
- [ ] My professional indemnity and liability insurance covers all my UK practice, online or in person, and any cross-border work, including the countries where my clients live.
  BACP BACP 4.2(a)
- [ ] I have my insurer's confirmation of that cover in writing.
  GOOD PRACTICE

My fee review sentence

Starter: “My fees are reviewed once a year in [month]. If they change, I’ll tell you in writing at least [number] weeks before, and the new fee applies from [date].”

TOOLS TO GET THIS DONE

OFFICIAL GUIDANCE

- **HMRC: find out if and when you need Making Tax Digital** · GOV.UK
  gov.uk › making tax digital for income tax

OPTIONAL PRACTICAL RESOURCES

- **Making Tax Digital: what it means for your practice** · CTH · free
  confidenttherapist.org/mtd-guide

In development: Policies by CTH (a policy and contract builder). **Join the CTH email list to hear when they’re ready** confidenttherapist.org/sign-up

7 · SUPERVISION

Supervision

A selection of checks from 4.3, not a full audit of your supervision, and one session to walk through this planner, check your reading and agree priorities.

- [ ] I’ve confirmed with my supervisor that they have the qualifications, experience and competence to supervise my work.
  BACP **BACP 4.3(a)**
- [ ] My supervision is regular, in line with BACP membership requirements and my level of experience, training and caseload, and independent of line or case management.
  BACP **BACP 4.3(b), 4.3(c)**
- [ ] My supervisor and I have agreed who holds key responsibilities for clients.
  BACP **BACP 4.3(e)**
- [ ] I’ve booked a supervision session to go through this planner.
  GOOD PRACTICE

TOOLS TO GET THIS DONE

OFFICIAL GUIDANCE

- **BACP Supervision competence framework** · BACP
  bacp.co.uk › supervision competence framework (PDF)

BEFORE YOU CLOSE THIS PAGE

My three actions

Prioritise by legal obligation, client risk and practical urgency. Stuck? Start with your privacy notice and complaints process, your AI position and consent, and your clinical will.

1		By dd/mm/yyyy
2		By dd/mm/yyyy
3		By dd/mm/yyyy

Where to find the framework and further guidance

OFFICIAL GUIDANCE

- **The framework itself:** BACP Ethical Framework for the Counselling Professions 2026 (PDF), in effect from midday on 3 November 2026. The glossary and FAQs are on BACP's 2026 framework page. (bacp.co.uk/media/26718/bacp-ethical-framework-for-the-counselling-professions-2026.pdf)
- **BACP Ethics Essentials:** short videos and transcripts explaining each section of the 2026 framework. (bacp.co.uk › ethical framework › ethics essentials)
- **BACP Ethics in Practice and Legal Resources:** listed alongside Ethics Essentials on BACP's Ethical Framework hub, to help you put the 2026 framework into practice. (bacp.co.uk › ethics hub › ethical framework)
- **Data protection and complaints (ICO):** how to deal with data protection complaints, the short guide for small businesses, and the data protection fee self-assessment. (ico.org.uk › for organisations)

OPTIONAL PRACTICAL RESOURCES FROM CONFIDENT THERAPIST HUB

- **CTH article, short read:** BACP Framework 2026: three decisions to make this year (www.confidenttherapist.org/blog/bacp-framework-three-decisions-0408)
- **CTH article, long read:** BACP Framework 2026: 10 questions therapists are actually asking (www.confidenttherapist.org/blog/bacp-framework-questions-answered)
- **Free CTH Clinical Will Template:** www.confidenttherapist.org/clinical-will

Clinical Will by CTH

Sets up your clinical will, executor agreement and what your clients are told, from a few details and matched to your professional body. Paid app: £45, one payment, no subscription, and your information stays on your device.

clinicalwill.confidenttherapist.org

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