

WHAT IS AN AI ASSISTANT?

An AI assistant, sometimes called a chatbot, is a computer program you can talk to in everyday language, by typing or speaking. You ask a question or describe what you need, and it replies in plain English, much as a knowledgeable person would. The best known are **ChatGPT**, Google's **Gemini**, Microsoft's **Copilot** and Anthropic's **Claude**.

More than half of UK adults now use one. They're free to try, and work on a computer, phone or tablet, either through a website or an app.

WHAT IT'S GOOD FOR

- **Explaining things.** A letter from the council, a medical term, or how something works, in plain language and at your own pace.
- **Writing.** A first draft of a letter, a complaint, a speech or a birthday message, which you can then change to sound like you.
- **Summarising.** The main points of a long document, article or set of terms and conditions.
- **Planning.** A day out, a holiday itinerary, a shopping list or a week of meals.
- **Help with technology.** Step-by-step instructions for a setting on your phone or computer.

THINK OF IT AS A WELL-READ FRIEND

One who is helpful, patient and available at any hour, but who is sometimes wrong, and doesn't always know it. Use it to help you think, not to make important decisions for you.

THE RISKS

It can be confidently wrong

AI assistants sometimes make things up, including facts, figures, quotations and even phone numbers, and present them just as confidently as the truth. Always check anything important, such as health advice, money matters or legal rights, with the original source or a professional.

Be careful what you share

What you type may be stored, and may be used to improve the service. Never share passwords, bank or card details, or anything you wouldn't want a stranger to read. Most services let you turn off the use of your conversations for training in their settings.

It isn't a person

AI assistants are designed to be friendly and agreeable, and some people come to rely on them for company or advice about relationships. They can't replace real people, and they tend to agree with you rather than challenge you.

Scammers use AI too

Criminals use AI to copy voices, create fake videos of celebrities and write convincing messages. There are also fake AI apps designed to steal your details. Only download apps from the official app store, made by the company itself. Our [**Guide to Spotting Scams**](#) explains more.

GETTING THE MOST FROM IT

You don't need special words or technical knowledge. The more clearly you explain what you want, the better the answer will be.

- **Give it some background.** Instead of "write a complaint", try "write a polite letter to my energy supplier complaining that my bill has doubled since I moved to a smart meter".
- **Say how you'd like the answer.** Ask for it in plain English, in short steps, in a few sentences, or in larger print you can copy into a document.
- **Keep the conversation going.** If the first answer isn't right, tell it what to change: "make it shorter", "less formal" or "explain that part again more simply".
- **Ask where it got the information,** and check the important parts yourself.
- **Try speaking to it.** Most of the apps let you talk instead of typing, which many people find easier.

Some things to try

"Explain this letter from HMRC in plain English, and tell me if I need to do anything."

"Plan a gentle three-day trip to the Lake District for two people who don't like long walks."

"Write a short, warm message for my granddaughter's 18th birthday card."

"How do I make the text bigger on my iPhone?"

FREE OR PAID?

For most people, the free versions are all you need. Paying gives you more use before you reach a daily limit, the most capable versions, and extras such as handling longer documents.

	Free version	Paid options, per month
ChatGPT	Yes, with limits on the most capable features	Go £7, Plus £20
Gemini (Google)	Yes	Google AI Plus £4.49, Google AI Pro £18.99, both including extra Google storage
Copilot (Microsoft)	Yes, built into Windows 11	Included in Microsoft 365 Personal (£8.49) and Family (£10.49)
Claude	Yes, with daily limits	Pro £20

Prices include VAT and were correct in October 2026. They change often, and most are cheaper if paid yearly.

- Try the free versions first, and only pay once you find yourself using one regularly and reaching its limits.
- You may already have one. Microsoft 365 includes Copilot, and some Google storage plans include Gemini.
- Paid plans renew automatically, so set a reminder if you only want one for a month or two.

WHICH IS BEST FOR YOU?

All four are capable, and for everyday questions you'd be hard pressed to tell them apart. The best choice usually depends on what you already use.

If you just want to try one

ChatGPT. It's the most widely used, simple to start with, and its free version is generous.

If you use Gmail, an Android phone or Google Photos

Gemini. It works alongside Google's other services, and is often already on Android phones.

If you pay for Microsoft 365

Copilot. You already have it, built into Word, Outlook and Windows, so try it before paying for anything else.

If you write a lot or work with long documents

ChatGPT or Claude. Both are well regarded for clear, careful writing. Try the free versions of each and see which you prefer.

AI summaries also appear at the top of search results. Our [**Guide to AI in Search Results**](#) explains how to reduce or remove them.

WE CAN HELP

We can set up an AI assistant on your computer, phone or tablet, adjust its privacy settings, and show you how to get the most from it.