

DO YOU NEED THESE ACCOUNTS?

Microsoft, Google and Apple each offer a free account that unlocks their services, from app stores and cloud storage to backing up your phone and finding it if it's lost. Whether you need one depends mainly on the devices you use, and many people find they need two of the three.

M

MICROSOFT

A Microsoft account

You'll need one to set up a new Windows 11 computer, and to keep your Windows 10 computer enrolled for security updates.

It's also useful for OneDrive, Microsoft 365 (Word, Excel and Outlook) and backing up your computer's settings.

You can manage without one if you don't use a Windows computer.

G

GOOGLE

A Google account

You'll need one for an Android phone or tablet, such as a Samsung, Google Pixel or Motorola, and for a Chromebook.

It's also useful for Google's services on any device, including an iPhone. As well as Gmail, Google Photos and Google Maps, these include YouTube, which is owned by Google.

You can manage without one if you use an iPhone and a Windows computer and don't use Google's services.

A

APPLE

An Apple Account

You'll need one for an iPhone, iPad or Mac. It was called an Apple ID until 2024.

It's also useful for iCloud backups, Find My, the App Store and sharing purchases with family.

You can manage without one if you don't have any Apple devices.

THE ACCOUNT IS THE KEY

These accounts hold far more than a password. Your photos, backups, contacts and purchases are often tied to them, so if you lose access to the account, you could lose all of those too.

WHICH ONES DO YOU NEED?

If you have	You'll need
An iPhone and a Windows computer	An Apple Account and a Microsoft account
An Android phone and a Windows computer	A Google account and a Microsoft account
An iPhone, iPad and Mac	An Apple Account
An Android phone and a Chromebook	A Google account

WHICH EMAIL ADDRESS SHOULD YOU USE?

When you create one of these accounts, you're usually offered a new email address to go with it, such as a Gmail, Outlook.com or iCloud address. You don't have to take one: all three accounts can be set up using the email address you already have.

Our advice is to use your main email address for every account. Security warnings and password reset messages are then sent to one inbox that you check every day, rather than to addresses you've forgotten about. Google and Microsoft can also close accounts that haven't been used for two years.

If your main address comes from your broadband provider, such as BT, Sky, TalkTalk or Virgin Media, it's worth thinking about moving away from it. Our [**Guide to Email Addresses**](#) explains why, and what to choose instead.

KEEPING YOUR ACCOUNTS SAFE

Because so much depends on these accounts, they're a prime target for scammers, and getting back into one you've been locked out of can take weeks. A few simple steps make both much less likely.

1. Give each account a strong password that you don't use anywhere else. Our [**Guide to Passwords**](#) explains how.
2. Turn on two-step verification, so that a stolen password isn't enough on its own.
3. Keep your mobile number and a second email address up to date in each account. These are how you'll get back in if you forget your password.
4. On an iPhone, add a trusted family member as a **Recovery Contact**, who can help you get back into your account, and a **Legacy Contact**, who can access your photos and files after your death.
5. Sign in to any account you rarely use at least once a year, so that it isn't closed for inactivity.

NEVER SHARE A CODE

Microsoft, Google and Apple will never call you to ask for a code sent to your phone, or for your password. Anyone who does is a scammer. Our [**Guide to Spotting Scams**](#) explains more.

WE CAN HELP

We can set up the accounts you need, turn on two-step verification and check that your recovery details are up to date, so that you're never locked out.