

WHAT IS A VPN?

A VPN, or virtual private network, creates a private connection between your device and the VPN company's computers. The Wi-Fi network you're using, and your broadband provider, can then see that you're connected to the internet, but not which websites you visit. It can also make you appear to be in a different place, such as another country.

VPNs are heavily advertised, often with warnings that you're at risk without one. In reality, almost every website now uses encryption, shown by the padlock in your browser, which already protects your passwords and card details, with or without a VPN.

What a VPN does

- Stops others on the same Wi-Fi seeing which websites you visit.
- Hides your browsing from your broadband provider.
- Lets you appear to be in another country.

What it doesn't do

- Protect you from scams, fake websites or dangerous emails.
- Stop viruses or remove them.
- Make you anonymous. Websites you sign in to still know who you are.

Not the same as a work VPN

If you use a VPN for work, it does a different job: it connects your computer securely to your employer's network, so that you can reach its files and systems from home. The VPNs in this guide don't connect you to anything private. They simply pass your internet traffic through the VPN company's computers.

THE BIGGEST RISKS ARE ELSEWHERE

Most people who lose money online are caught out by a convincing call, email or message, which no VPN can prevent. Our [**Guide to Spotting Scams**](#) explains how to protect yourself.

DO YOU NEED ONE?

For most people using the internet at home, the answer is no. A VPN can still be worthwhile in a few situations:

You often use public Wi-Fi

In cafés, hotels, hospitals or on trains, a VPN stops others on the same network from seeing what you're doing. Using your phone's mobile data instead is a good alternative.

You travel abroad

A VPN can make you appear to be in the UK, which helps with UK websites and catch-up TV services that only work here. Some services detect and block VPNs, so it doesn't always work.

You value your privacy

If you'd prefer your broadband provider not to have a record of the websites you visit, a VPN keeps that private.

GOOD TO KNOW

- VPNs are legal in the UK. In July 2026 the government confirmed it has no plans to restrict them.
- A VPN can slow your connection a little, and some websites, including banks, may ask for extra checks or refuse to work. If a website misbehaves, try switching the VPN off.
- On an iPhone, iPad or Mac, iCloud+ includes **Private Relay**, which hides your browsing in Safari in a similar way, at no extra cost.

WE CAN HELP

We can help you decide whether a VPN is worthwhile for you, then set it up on your computer, phone and tablet so that it's simple to switch on when you need it.

CHOOSING A VPN

If you decide a VPN is worthwhile, choose a well-known provider whose claim not to keep records of your activity has been checked by an independent auditor.

P OCCASIONAL USE	Proton VPN Benefits: Based in Switzerland, with a genuinely free plan that has no adverts and no data limit, which is ideal for occasional use on public Wi-Fi. Paid plans add faster servers and more countries. Drawbacks: The free plan offers a limited choice of countries and can be slower at busy times.
M PAY AS YOU GO	Mullvad Benefits: A flat €5 (about £4) for each month you need it, paid once with nothing renewing automatically. It's also highly regarded for privacy. Drawbacks: It doesn't work with catch-up TV services such as BBC iPlayer, so it's not suited to watching UK television abroad.
N REGULAR USE	NordVPN Benefits: One of the best known and easiest to use, and one of the most reliable for watching services such as BBC iPlayer and Netflix while you're abroad. Its Plus plan adds Threat Protection, which blocks scam websites and checks downloads, and performed well in independent tests. It's a nice extra, but it largely overlaps with the protection already built into Windows and your web browser, so it isn't a reason to choose NordVPN on its own. Drawbacks: The low advertised price requires paying for two years upfront, and the renewal price is roughly three times higher, so set a reminder before it renews.
X AVOID	Free VPN apps from companies you don't know. Running a VPN is expensive, and some free apps pay for it by collecting and selling your data, or showing adverts.