The three ways to buy Copilot Credits

Prepared by FutureAbility Pty Ltd | 11 August 2026 | Reference sheet

Microsoft sells Copilot Credits three ways: pay-as-you-go, capacity packs, and the one-year Pre-Purchase Plan. This sheet sets out what each costs in Australian dollars, what you are committing to, and where to find the Pre-Purchase Plan tiers. It is for anyone sizing an agent rollout who needs a defensible budget number. All figures are Australian dollars, ex GST.

1. The three routes

	Pay-as-you-go	Capacity packs	Pre-Purchase Plan
Best for	No prior usage history	Steady, predictable usage	Larger or variable demand
Price	About 1.5 cents a credit	$299.30 per pack, per month, for 25,000 credits	Tiered discount, about 1.4 cents down to about 1.2 cents
Length of contract	None, month to month	12 months	12 months
Billing	Monthly in arrears	Monthly at $299.30, or yearly at $3,591.60 - the same total either way	Paid upfront
Where to buy	Azure portal	Microsoft 365 admin centre	Azure portal
MACC eligible*	Yes	No	Yes

* MACC is the Microsoft Azure Consumption Commitment - a contractual undertaking to spend a set amount on Azure over a term, usually agreed as part of an Enterprise Agreement. MACC eligible spend draws down an obligation you already hold rather than adding new spend. If your organisation has no MACC, this row does not apply to you. If it does, it often decides the answer on its own.

2. What it costs per credit

Route	Cost per credit	Discount vs pay-as-you-go
Pay-as-you-go	About 1.5 cents	-
Capacity pack	About 1.2 cents	20%
Pre-Purchase Plan, entry tier	About 1.4 cents	5%
Pre-Purchase Plan, top tier	About 1.2 cents	20%

At $299.30 for 25,000 credits the capacity pack works out at 1.2 cents, already matching the very best Pre-Purchase Plan rate. A tenant spending $299.30 a month and an enterprise committing millions land on the same effective price per credit. For most organisations that makes the capacity pack the strongest value on the board. The Pre-Purchase Plan is bought for MACC eligibility, not for a better unit rate.

3. What you are committing to

The commitment differs sharply by route, and the capacity pack is less flexible than it first appears.

Route	Term	Getting out	Watch for
Pay-as-you-go	None	Unlink the environment at any time	Bills in arrears, so cost lands after the usage

Route	Term	Getting out	Watch for
Capacity pack	12 months. The purchase screen labels both billing options annual commitment. Paying yearly ($3,591.60) costs the same as twelve monthly payments, so there is no upfront saving	Under a Microsoft Customer Agreement, a prorated refund is available only within 7 days of purchase or renewal. After that you can only switch off auto-renew and keep paying to the end of the term	Unused credits do not carry over. Capacity is enforced monthly and resets at the start of each billing period
Pre-Purchase Plan	One year, paid upfront	No exit. Purchases are final and plans cannot be cancelled, exchanged, split or merged	Auto-renew is on by default. Assume unused commit units expire at term end and size conservatively

Only pay-as-you-go is genuinely commitment-free. Both discounted routes are annual, so the cheaper credit is paid for with a year of flexibility. Legacy Microsoft Online Subscription Agreement accounts have more generous prorated cancellation than Microsoft Customer Agreement accounts.

4. If you are just starting out

The same decision at a realistic first-year scale: 300,000 credits over twelve months, which is what a capacity pack delivers and what the entry tier of the Pre-Purchase Plan covers.

	Pay-as-you-go	Capacity pack	Pre-Purchase Plan, entry tier
What you get	Credits as you use them	25,000 a month, replenished each cycle	300,000 credits, available immediately
Cost for 300,000 credits over 12 months	About $4,490	$3,591.60	About $4,265
Cost per credit	About 1.5 cents	About 1.2 cents	About 1.4 cents
Length of contract	None	12 months	12 months
When you pay	Monthly in arrears	$299.30 a month	All upfront
Unused credits	Nothing to lose, you pay for what you use	Expire each month, no rollover	Expire at the end of the term
If you go over	No ceiling	Tops up at the pay-as-you-go rate	Tops up at pay-as-you-go, or buy another plan
MACC eligible	Yes	No	Yes

The crossover between pay-as-you-go and a capacity pack sits at about 20,000 credits a month, or roughly $3,600 of pay-as-you-go spend across a year. Below that, metered is cheaper. Building meters credits too, so build and test runs count toward that threshold.

The Pre-Purchase Plan's tiered discount is calculated off the pay-as-you-go rate, and the capacity pack is already 20% off that same rate, so at the entry tier the plan lands above the pack for the same 300,000 credits. The plan's discount improves with volume and reaches parity at the top tier. Its distinguishing features are MACC eligibility and receiving the whole allocation at once, which suits lumpy or front-loaded consumption.

5. Where to find the Pre-Purchase Plan tiers

Microsoft publishes the discount band - 5% at the bottom, 20% at the top - but not the tier ladder. The live rate card renders inside the Azure portal at the point of purchase, and nowhere else. To read it:

- Azure portal, then Reservations, then Purchase reservations, then Copilot Credit Pre-Purchase Plan.
- Select the paying subscription and a scope. Shared scope is the safe default.

- Choose how many commit units to buy. The tier table with prices appears at this step. You can read it without completing the purchase.
- Rights needed: subscription owner or reservation purchaser. For an Enterprise Agreement, an EA administrator must first enable the Reserved Instances policy. For CSP, the partner buys on your behalf.

Full steps: Optimize Copilot Credit costs with a pre-purchase plan, on Microsoft Learn (learn.microsoft.com/azure/cost-management-billing/reservations/copilot-credit-p3). Before committing, ask your licensing provider what deals are currently live, and put credits on the table at your next Enterprise Agreement renewal, where you have the most leverage.

Basis and caveats

- Correct as at 10:20am AEST, 11 August 2026. Copilot pricing is moving quickly and the list of Copilot Credit eligible products can change.
- The capacity pack price is Microsoft's Australian list price from the Microsoft 365 admin centre purchase screen, before applicable taxes. The official pay-as-you-go rate is US$0.01 per credit; Australian cents-per-credit figures are derived at the rate implied by that list price, about 1.50, and rounded. Microsoft sets its own periodic rate, so figures move.
- All amounts are ex GST. Australian purchases attract 10% GST.
- One commit unit pays down US$1 of retail usage, which is 100 credits; that ratio and the 5% to 20% discount band are Microsoft published, as are the capacity pack terms and purchase mechanics. Individual tier prices are not. The entry tier being 3,000 units at 5%, and the figures built on it, comes from secondary commentary - if the real entry tier sits higher, the minimum buy-in is larger than shown.
- Not licensing, pricing, tax or financial advice. Confirm current terms with your Microsoft account team, licensing provider or a Microsoft Certified Partner before any commercial decision.