



CONSULTIPLY DAILY BRIEF • SMB

MICROSOFT • COPILOT BUSINESS • DEC 1, 2026 • COSTS

Copilot billing changes on Dec 1. Set your own spending limit first.



Copilot without a base plan, and usage billing on by default for new reseller seats.

On Oct 14, 2026, Microsoft told its resellers about two changes that land on December 1. You will be able to buy Microsoft 365 Copilot without a Microsoft 365 base plan, and new Copilot Business licenses bought through a reseller will come with usage-based billing switched on.

CHANGE 1 • DEC 1

Copilot without a base plan

Same price as today's offers, sold in all channels. Current offers carry "(add-on)" in their names from Oct 16.

CHANGE 2 • DEC 1

Usage billing on by default

For new Copilot Business licenses bought through a reseller (CSP). Extra use bills in Copilot Credits on top of the seat.

Dec 1

Both changes take effect (Microsoft)

4,000

Default Copilot Credits per user per month, adjustable by admins

Same

Seat price for the new offers (Microsoft)

None

Action required for existing subscriptions (Microsoft)

FIGURES ARE MICROSOFT'S (PARTNER CENTER ANNOUNCEMENTS, OCT 14, 2026) • NO COPILOT CREDIT PRICE IS STATED • NO PARTNERSHIP WITH MICROSOFT IS IMPLIED

CHECK FIRST

Your user limit

Set it to match your budget

CHECK FIRST

Auto-apply

On by default for new services

CHECK FIRST

A watcher

Read-only dashboard access

ASK FIRST

Your reseller

Credit cost before new seats

WHAT CHANGES ON DEC 1 • ILLUSTRATION, NOT A PRODUCT SCREENSHOT

	Today	From Dec 1
Base plan	Microsoft 365 base subscription required	Not required for new Copilot offers
Usage billing, new reseller Copilot Business seats	Switch it on and connect an Azure subscription	On by default
Default spending limit	Whatever your admin has set (Microsoft states no default)	4,000 Copilot Credits per user per month by default; admins can change it
Existing subscriptions	As purchased	No action required

A second, variable line on the bill.

The seat price is not changing. From Dec 1, new Copilot Business seats bought through a reseller can bill extra use in Copilot Credits, up to Microsoft's default limit.

4,000

MICROSOFT · PARTNER CENTER, OCT 14, 2026

Copilot Credits per user per month: the default spending limit, which admins can adjust

Microsoft's default, not a number chosen for your budget

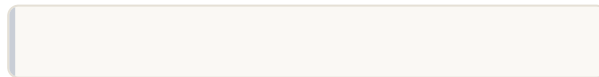
NEW CSP SEATS

FROM DEC 1

ADJUSTABLE

Microsoft's example: credits a month at the default limit

1 user



4,000

100 users



400K

0 200000 400000credits

MICROSOFT EXAMPLE: 100 COPILOT BUSINESS USERS COULD CONSUME UP TO 400,000 CREDITS A MONTH; CHARGES BASED ON ACTUAL USE

SEAT

Price unchanged

Per-seat license, same as today

USAGE

Grows with use

Features like Copilot Cowork bill in credits

EXISTING

No action required

Current subscriptions keep their settings

ALL FIGURES ARE MICROSOFT'S (PARTNER CENTER ANNOUNCEMENTS, OCT 14, 2026) · NO COPILOT CREDIT PRICE IS STATED

Set the limits before the first bill does.

Our suggestions, based on Microsoft's documentation, not Microsoft screens. Find them in the Microsoft 365 admin center under Copilot > Cost management.

01



Set your own user limit

Decide what a month of Copilot use is worth per person and set the limit to match. Raise it for the few who need more.

USER LIMIT

ORG LIMIT

02



Decide on auto-apply

"Auto-apply new services" is on by default. Turn it off to approve each new billed service first.

SPENDING POLICIES

03



Name a watcher

Give whoever handles your books read-only access, and set an alert well before a limit, not at it.

READER ROLE

ALERTS

THIS WEEK

Ask your reseller what a Copilot Credit costs before adding Copilot Business seats after Dec 1.

CONSULTIPLY SUGGESTIONS BASED ON MICROSOFT LEARN: USAGE-BASED BILLING FOR COPILOT CREDITS (CHECKED OCT 16, 2026)

MICROSOFT LEARN

"The Auto-apply new services setting is enabled by default for spending policies."



THIS WEEK • KEEP EXPLORING

Three owner moves before you add seats

01

Check how you buy

Directly from Microsoft or through a reseller. The usage-billing default applies to new Copilot Business licenses bought through a reseller.



02

Ask before you add

Ask your reseller what a Copilot Credit costs you and whether usage billing will be on.



03

Check your country

The default is not available at first in 11 countries, including Australia, France, Germany and India.

SOURCES • CLICK TO OPEN

Microsoft Learn • [October 2026 announcements, Partner Center](#)

Oct 14, 2026. Copilot without a base subscription, "(add-on)" names, and usage billing default on for new Copilot Business licenses in CSP from Dec 1.

learn.microsoft.com/partner-center/announcements/2026-october

Microsoft Learn • [Usage-based billing and cost management for Copilot Credits](#)

Checked Oct 16, 2026. Spending policies, limits, alerts and reader roles in the Microsoft 365 admin center.

learn.microsoft.com/microsoft-365/copilot/usage-based-billing-overview-copilot-credits

Read the full guide:

consultiplify.ai/blog/microsoft-copilot-business-usage-billing-smb

READ WITH CARE

- The default applies to new Copilot Business licenses bought through a reseller (CSP). Microsoft does not say whether direct purchases get the same default.
- No Copilot Credit price is stated in either source.
- Not available at first in Australia, Belgium, Brazil, France, Germany, India, Italy, Korea, the Netherlands, Poland and Spain.

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