

FIELD GUIDE 02

A UK buyer's guide
Current to June 2026

THE IGNITE ALMANACK OF **CLAUDE OR CHATGPT**

An honest 2026 guide for the UK business
choosing between the two.

A FIELD GUIDE FOR UK SMES

IGNITEAI SOLUTIONS

THE PROBLEM

Most businesses pick their AI the wrong way.

A demo wowed someone. A headline named a winner. The loudest voice in the last meeting had a preference. So a contract gets signed, annually, before anyone has worked out what it will actually cost or what it is for.

Last year an MD showed me 11 AI subscriptions across his team. They were using two. Nobody had written down which problem each tool was meant to solve, so the rest sat there unopened. We mapped the real work, found the three pain points that mattered, and killed eight tools before we went near a model. The saving, before we touched AI properly, was about £28,000 a year.

That is the trap with the Claude question and the ChatGPT question. People treat it as the big decision. It is the small one.

WHY THIS MATTERS

The platform you choose decides maybe a tenth of whether AI works for you. The contract you can't model, and the work you skip after signing, decide the rest. Get the small decision in proportion first, then it is easy.

THE HONEST ANSWER

For most UK teams, they cost about the same. So choose on fit.

At the everyday tier, Claude Team and ChatGPT Business land within a few pounds a seat of each other. At that price the seat fee is noise. The real fork is what your team does all day, and whether your data is allowed to leave the UK.

CLAUDE Strongest where the work is heavy • Long contracts, case files, board packs • Coding, agents, automating real workflows • Client-facing drafting in UK English • Strong compliance and governance posture 1M tokens of context with Claude Code a whole contract bundle in one go	CHATGPT Strongest where the work is broad • Image and voice built into the product • The biggest third-party tool ecosystem • Cheapest tokens for high-volume jobs • Many casual users, many light tasks Native UK data residency since Oct 2025 on Enterprise and Edu tiers
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Where each platform genuinely leads, as of June 2026. Most teams end up running both.

So the question to answer is not which is better. It is which fits the work in front of your people, and what your regulator will allow.

THE NUMBERS

What you actually pay in 2026.

Here are the current list prices. They move, so treat these as the shape of the market, not a quote. The figures are per user per month, ex-VAT.

Tier	Price	The catch
ChatGPT Go	\$8, new in Jan 2026	No compliance, residency or SLA. A cheap way to start, not to scale.
Claude Team	\$20 annual (\$25 monthly)	5-seat minimum. Usage included. Best-value serious entry.
ChatGPT Business	\$20 annual (\$25 monthly)	2-seat minimum. Usage included. The closest match to Claude Team.
Claude Enterprise	\$20 base + usage on top	Tokens are billed separately. The seat price hides the real cost.
ChatGPT Enterprise	roughly \$50 to \$60, custom	150-seat minimum. The floor is around \$108,000 a year.

READ THE RIGHT NUMBER

In 2026 Anthropic removed the bundled tokens from Claude Enterprise seats. The seat is now a base fee, and every bit of usage is billed on top at API rates. **Anyone signing Enterprise on the seat price is reading the wrong number.** Run a one-month pilot, log the real usage, then model the contract from that.

\$8

ChatGPT's new Go tier, the cheapest way in, with none of the compliance controls

150

seat minimum before ChatGPT Enterprise will even give you a quote

1M

tokens of context Claude handles with Claude Code, for whole bundles at once

WHERE EACH ONE WINS

Pick the tool that fits the work, not the headline.

Benchmarks make headlines and change nothing about your Tuesday. The useful question is which platform suits the work your people actually do. Here is the pattern across UK SME engagements.

If most of your work is...	The stronger fit
Long contracts, case files, audits, board packs	Claude
Coding, agents, automating real workflows	Claude
Client-facing drafting in UK English	Claude
Image generation, voice, content for many casual users	ChatGPT
High-volume, cheap-token automation	ChatGPT
A mix of all of it, across the whole company	Both, for different jobs

IF YOUR DATA CAN'T LEAVE THE UK

The Claude app you log into at claude.ai is still processed in the United States as of mid-2026. For UK-only data, the compliant route is Claude through AWS Bedrock in a UK region, or ChatGPT Enterprise, which added UK data residency in October 2025. The product your team plays with is not the same as the contract your compliance officer signs. Sort that before you roll anything out.

HOW TO CHOOSE

The decision behind the decision.

Here is the part that actually settles it, and it has little to do with the logo on the login screen. The platform is about a tenth of the outcome. Whether anyone governs it, and whether it is built into how your people work, is the other nine tenths. I have watched both platforms gather dust in businesses that skipped that part. So work the decision in this order.

- 1 Profile the work first.** For one week, note what your team actually does all day: long documents, coding, casual chat, image work. The profile picks the platform.
- 2 Pilot, and log the usage.** Put 5 to 10 people on a team tier for a month and measure real token use. That number, not the seat price, is your true cost.
- 3 Check the data rules.** If your data can't leave the UK, the consumer app is out. You need Bedrock or ChatGPT Enterprise.
- 4 Model two years, not one month.** Seat fee, plus usage, plus the work to make it stick. The cheapest headline often hides the most expensive contract.
- 5 Write the exit down.** Custom GPTs and Claude Projects both build switching cost. Decide now what leaving looks like in 18 months.

TRY THIS ON MONDAY

Ask your team one question: **where would AI save you the most time this week?** The answer hands you the work profile, and the work profile picks the platform. You don't need a strategy for that. You need an honest answer.

Three prompts to make the choice for you.

Paste these into Claude or ChatGPT. They cost nothing and they turn an opinion into a decision in about ten minutes. Replace the words in [brackets] with your own.

PROMPT 1: SCORE THEM AGAINST YOUR WORK

You are an AI procurement adviser for a UK SME. I run a [type of business] with [number] staff. Our main daily work is [describe it]. Score Claude and ChatGPT for our specific profile across: fit for our work, UK data residency, cost at our seat count, and ease of adoption. Give each a 0 to 2 per category, total them, and tell me which leads for us and why. Flag anything you are unsure about.

Turns the headline argument into a score for your actual business.

PROMPT 2: MODEL THE REAL COST

Act as a finance analyst. We are considering [Claude / ChatGPT] for [number] users. Build a two-year cost model that includes the seat fee, likely usage billed on top, VAT, and a rough allowance for the internal work to roll it out and train people. Show me the cheapest and the most likely total, and the three things that would push it higher.

This is the number the seat price hides. Run it before you sign anything.

PROMPT 3: DRAFT YOUR USAGE POLICY STARTER

Draft a one-page AI usage policy for a UK business of [number] people using [platform]. Cover: what staff can and cannot put into it, the red lines, who signs off new use cases, and how we handle personal data under UK GDPR. Plain English a non-technical team will read.

Governance on day one is what stops shadow AI becoming a data problem.

THE NEXT STEP

START WITH THE WORK

The platform is the easy decision. The hard one is which of your processes AI should touch first, and whether your business is ready to trust it with them. That is what a SPARK Discovery answers.

Skills that stay when we go.

We map your real workflows, baseline your culture and governance, and show you exactly where AI fits before a penny goes on a build. One fixed price, £5,000, and you keep the findings whether you build with us or not.

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igniteaisolutions.co.uk · chris.duffy@igniteaisolutions.co.uk

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