



Starter plan comparison

Compare the old Starter plan with Xero Simple, Ignite, Xero Grow and Xero Comprehensive

All prices are in GBP per month excluding VAT and are effective 1 September 2025. Terms apply; see below.

Prices effective 1 September 2025	Starter £16	Simple £7	Ignite £16	Grow £37	Comprehensive £50
Send invoices and quotes	20 invoices	Send quotes and 10 invoices	Send quotes and 20 invoices	✓	✓
Enter bills	5 bills	Draft only	Enter 10 bills	✓	✓
Reconcile bank transactions	✓	✓	✓	✓	✓
Capture bills & receipts with Hubdoc	✓	✓	✓	✓	✓
Short-term cash flow & business snapshot	✓	✓	✓	✓	✓
Automate CIS calculations & reports	✓	✓	✓	✓	✓
Submit MTD for Income Tax returns to HMRC	✗	✓ (beta version)	✓ (beta version)	✓ (beta version)	✓ (beta version)
Submit VAT returns to HMRC	✓	✗	✓	✓	✓
Pay bills (in GBP)	Optional £0.20 per bill payment	✗	Optional £0.20 per bill payment	Up to 5 £0.20 per additional bill payment	Up to 10 £0.20 per additional bill payment
Claim expenses and mileage	Optional £2.50 for 1 user £2.50 per additional user	✗	✗	For 1 user £2.50 per additional user	For 5 users £2.50 per additional user
Payroll	Optional £5 for 5 people £1 per additional person	✗	Optional £1.50 per person	For 1 person £1.50 per additional person	For 5 people £1.50 per additional person
Use multiple currencies	✗	✗	✗	✗	✓
Advanced cash flow predictions with Analytics Plus	Optional £5 per month	✗	✗	✗	✓
Track projects	Optional £5 for 1 user £5 per additional user	✗	✗	✗	✗
Submit CIS returns	Optional £5 per month	✗	Optional £5 per month	Optional £5 per month	Optional £5 per month



Standard plan comparison

Compare the old Standard plan with Xero Grow, Xero Comprehensive and the enhanced Xero Ultimate plan

All prices are in GBP per month excluding VAT and are effective 1 September 2025. Terms apply; see below.

Prices effective 1 September 2025	Standard £33	Grow £37	Comprehensive £50	Ultimate (enhanced) £65
Send invoices and quotes	✓	✓	✓	✓
Enter bills	✓	✓	✓	✓
Reconcile bank transactions	✓	✓	✓	✓
Capture bills & receipts with Hubdoc	✓	✓	✓	✓
Short-term cash flow & business snapshot	✓	✓	✓	✓
Automate CIS calculations & reports	✓	✓	✓	✓
Submit MTD for Income Tax returns to HMRC	✗	✓ (beta version)	✓ (beta version)	✓ (beta version)
Submit VAT returns to HMRC	✓	✓	✓	✓
Pay bills (in GBP)	Optional £0.20 per bill payment	Up to 5 £0.20 per additional bill payment	Up to 10 £0.20 per additional bill payment	Up to 15 £0.20 per additional bill payment
Claim expenses and mileage	Optional £2.50 per 1 user £2.50 per additional user	For 1 user £2.50 per additional user	For 5 users £2.50 per additional user	For 10 users £2.50 per additional user
Payroll	Optional £5 for up to 5 people £1 per additional person	For 1 person £1.50 per additional person	For 5 people £1.50 per additional person	For 10 people £1 per person after 10; max 200 people
Use multiple currencies	✗	✗	✓	✓
Advanced cash flow predictions with Analytics Plus	Optional £5 per month	✗	✓	✓
Track projects	Optional £5 for 1 user £5 per additional user	✗	✗	For 10 users £5 per additional users
Submit CIS returns	Optional £5 per month	Optional £5 per month	Optional £5 per month	Optional £5 per month



Premium plan comparison

Compare the old Premium plan with Xero Comprehensive and the enhanced Xero Ultimate plan

All prices are in GBP per month excluding VAT and are effective 1 September 2025. Terms apply; see below.

Prices effective 1 September 2025	Premium £47	Comprehensive £50	Ultimate (enhanced) £65
Send invoices and quotes	✓	✓	✓
Enter bills	✓	✓	✓
Reconcile bank transactions	✓	✓	✓
Capture bills & receipts with Hubdoc	✓	✓	✓
Short-term cash flow & business snapshot	✓	✓	✓
Automate CIS calculations & reports	✓	✓	✓
Submit MTD for Income Tax returns to HMRC	✗	✓ (beta version)	✓ (beta version)
Submit VAT returns to HMRC	✓	✓	✓
Pay bills (in GBP)	Optional £0.20 per bill payment	Up to 10 £0.20 per additional bill payment	Up to 15 £0.20 per additional bill payment
Claim expenses and mileage	Optional £2.50 for 1 user £2.50 per additional user	For 5 users £2.50 per additional user	For 10 users £2.50 per additional user
Payroll	Optional £5 for 5 people £1 per additional person	For 5 people £1.50 per additional person	For 10 people £1 per person after 10; max 200 people
Use multiple currencies	✓	✓	✓
Advanced cash flow predictions with Analytics Plus	Optional £5 per month	✓	✓
Track projects	Optional £5 for 1 user £5 per additional user	✗	For 10 users £5 per additional users
Submit CIS returns	Optional £5 per month	Optional £5 per month	Optional £5 per month



Ultimate plan comparison

Compare the old Ultimate plan with the enhanced Xero Ultimate plan

All prices are in GBP per month excluding VAT and are effective 1 September 2025. Terms apply; see below.

Prices effective 1 September 2025	Ultimate (old) £59	Ultimate (enhanced) £65
Send invoices and quotes	✓	✓
Enter bills	✓	✓
Reconcile bank transactions	✓	✓
Submit VAT returns to HMRC	✓	✓
Capture bills & receipts with Hubdoc	✓	✓
Short-term cash flow & business snapshot	✓	✓
Automate CIS calculations & reports	✓	✓
Submit MTD for Income Tax returns to HMRC	x	✓ (beta version)
Submit VAT returns to HMRC	✓	✓
Pay bills (in GBP)	Optional £0.20 per bill payment	Up to 15 £0.20 per additional bill payment
Claim expenses and mileage	For 5 users £2.50 per additional user	For 10 users £2.50 per additional user
Payroll	For 10 people £1 per person after 10; max 200 people	For 10 people £1 per person after 10; max 200 people
Use multiple currencies	✓	✓
Advanced cash flow predictions with Analytics Plus	✓	✓
Track projects	Up to 5 people £5 per additional user	Up to 10 people £5 per additional user
Submit CIS returns	Optional £5 per month	Optional £5 per month

Offer terms

- Pricing is effective 1 September 2025.
- Xero reserves the right to change pricing at any time.
- All prices are in GBP per month and exclude VAT.
- Invoice limits for the Xero Simple and Xero Ignite plans apply to both approving and sending invoices. Transactions initiated by app partners may automatically contribute to your invoice limit.
- Hubdoc is included in Xero Simple, Ignite, Grow, Comprehensive and Ultimate plans as long as it's connected to your Xero subscription.
- A limited number of GBP bill payments are included in Xero Grow, Comprehensive and Ultimate plans per month (+ £0.20 per additional bill payment). Pricing is in GBP and excludes VAT.
- Your use of the Xero services is subject to the Xero Terms of Use and Privacy Policy and your use of the Hubdoc services is subject to the Hubdoc Terms of Use.
- Limits for tracking projects and for claiming expenses and mileage are per active user, per month.