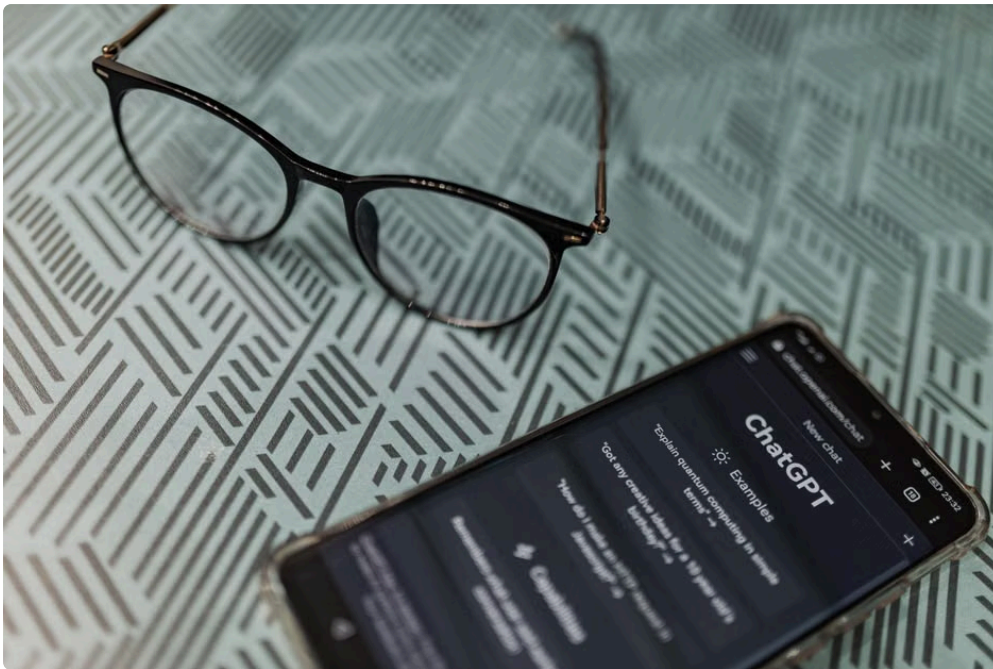


Many prospective ChatGPT Plus subscribers are puzzled when the advertised **\$20/month** US list price on OpenAI's ChatGPT Plus page doesn't match the final amount they're charged at checkout. If your checkout total reads closer to \$27, you're not alone — this discrepancy has sparked countless questions and frustration worldwide.

In this post, we'll explore exactly why this happens by unpacking the complex mix of VAT/GST, regional price differences across web vs iOS vs Android, the absence of an annual Plus plan, and the various trial subscription paths OpenAI offers.



Before we dive in, here's a quick tip from my 11 years auditing subscription flows: always open the checkout on two separate devices or browsers before paying. This helps catch any last-minute price changes or tax inclusions before you submit payment.

Understanding ChatGPT Plus Base Pricing vs Real Checkout Cost

OpenAI lists ChatGPT Plus at **\$20 per month for the US web price**. This price is shown on the official ChatGPT subscription page and promotional materials. But that's just the "base price" — it doesn't reflect taxes and fees added at checkout depending on where you live.

The fundamental reason [chatgpt plus cheapest plan](#) your final checkout price is higher is taxes like VAT (Value-Added Tax) in Europe or GST (Goods and Services Tax) in Australia and other countries with high indirect tax rates. Here's why that matters:

- **List price excludes VAT/GST** — \$20 is the clean product price.
- **VAT/GST varies wildly** — Different countries have different tax percentages, some ranging from 5% up to 27%+ in Europe.
- **Taxes are added at checkout** — Your invoice finalizes with the subtotal plus applicable taxes.

ChatGPT Plus VAT in Europe

European Union countries have some of the highest VAT rates globally: for example, Hungary at 27%, France at 20%, and Germany at 19%. If you live in one of these countries, the extra VAT tax added to the \$20 product price

quickly pushes the real total closer to \$24-\$27.

This is the classic **“ChatGPT Plus VAT Europe”**

Country VAT % Base Price (\$20) + VAT Hungary 27% \$25.40 Germany 19% \$23.80 France 20% \$24.00 United States 0%-10% (varies by state) \$20-\$22

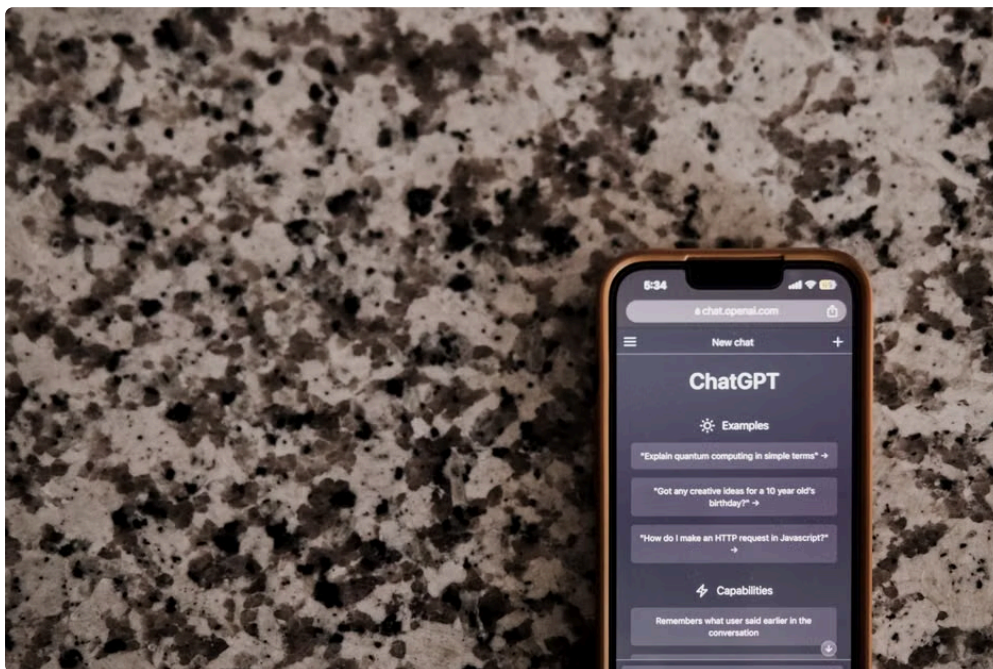
See how countries with high VAT rates can add \$4 to \$7+ on top of the original \$20 charge? That’s the **“ChatGPT Plus tax included price”** you’re paying at checkout, even if it’s not clearly spelled out on the landing page.

Web Checkout vs iOS vs Android Price Differences

You may have noticed even more variability if you attempt to subscribe through ChatGPT’s mobile apps. While OpenAI’s web pricing targets a straightforward \$20 base price plus local taxes, Apple and Google’s in-app purchase platforms apply their own fees and rules. ...but anyway.

- **Apple’s App Store (iOS):** Apple mandates a 30% commission on subscriptions in many cases (15% for subscriptions after 1 year). To cover this, OpenAI sets iOS Plus pricing higher than web, often around \$25-\$30 depending on your country and taxes.
- **Google Play Store (Android):** Similar commission rules apply, but sometimes pricing differs slightly from Apple’s scheme.
- **Web checkout (OpenAI portal):** Typically the cheapest, at \$20 + VAT/GST.

Before hitting subscribe, **compare the price you see on the web checkout versus the mobile app store checkout**. This is a classic subscription pricing gotcha. Your goal should be to select the channel that offers the best final price and experience. Often the web checkout wins on price but lacks the convenience of mobile security like FaceID login.



Auto-Renew Gotcha: Hidden Subscription Rules in Mobile Apps

Also watch for where and how the auto-renewal terms appear. Apple and Google require specific delivery of subscription opt-ins and pricing disclosures, but some consumers still complain about hidden renewals from mobile app subscriptions. Always open two devices and double-check the summary box before confirming purchase to avoid surprises.

No Annual ChatGPT Plus Plan — And Why It Matters

Unlike many SaaS providers, OpenAI does **not currently offer an annual subscription plan** for ChatGPT Plus. It's strictly monthly-only at \$20+/month.

This impacts cost in a few key ways:

- **No prepaid discount:** Annual plans typically come with a price break (10%–20%) for upfront commitment. Without it, you pay the full \$20/month every month.
- **Ongoing VAT/GST taxation:** VAT is charged on renewal invoices monthly. No way to “lock in” a yearly tax calculation that might be cheaper.
- **Subscription churn friction:** Without an annual plan, it's easier to cancel any time but also easier to forget renewals.

This is why many users see a steady \$20 + VAT monthly, rather than a one-time annual charge — and it's an important consideration for budgeting for ChatGPT Plus. It also ties into the next topic: the complex subscription trial reality.

Trial Reality: Six Routes, All Offer-Based

OpenAI's ChatGPT Free tier remains free but limited. Many users upgrade to ChatGPT Plus for faster response times, priority access during peak traffic, and GPT-4 access. However, the notion of a “free trial” for ChatGPT Plus is complex and varies:

1. OpenAI does not offer a universal “free trial” button that every new user gets automatically.
2. Trial offers are instead **targeted and conditional**, sometimes granted via marketing promotions, regional campaigns, or partner deals.
3. There are generally six distinct trial pathways users encounter, each with different terms and lengths.
4. Trial availability may require signing up through certain platforms (web vs app) or with certain payment methods.
5. Users must pay attention to calendar reminders — you'll want to set a *calendar alert 24 hours before the trial ends* to avoid unexpected charges.
6. Some trials auto-convert to paid Plus subscriptions unless canceled before the end date.

This variability means not everyone experiences the same pricing or trial terms, which can compound confusion about whether that \$20 price is a trial offer, a discount, or a final rate. Keep in mind OpenAI's subscription model is evolving as they build out more payment flexibility and regional options.

Summary: ChatGPT Plus Pricing Gotchas to Watch

Want to know something interesting? wrapping up, here are your key takeaways and some tips i've compiled from over a decade of subscription checkout audits:

- **Base list price ≠ final checkout price:** VAT/GST taxes vary by country and can add 20%-30%+ to the price.
- **Web vs mobile app pricing differ:** Mobile platforms add commissions and fees leading to higher total amounts.
- **No annual plan:** Means you pay month-to-month pricing plus taxes without a discount.
- **Trial routes are multiple and offer-based:** Users should not assume existence of a free trial, and set calendar reminders before trial expiration.

- **Always open checkout sessions on two devices:** Catch dynamic pricing changes and tax inclusions before paying.
- **Look for clear tax line items on invoice:** Avoid pricing pages that obscure VAT until inside checkout.

Final Actions Before Subscribing to ChatGPT Plus

1. **Compare checkout flows:** Try web, iOS, and Android checkout flows side-by-side to see final prices and tax breakdowns.
2. **Check your country's VAT/GST rate:** Google your region's tax rules on digital services to anticipate expected charges.
3. **Set a calendar reminder:** If granted a free trial, mark 24 hours before it ends to cancel or confirm subscription.
4. **Read refund and auto-renew policies carefully:** Know your rights and cancellation processes.
5. **Contact OpenAI support before paying:** If pricing seems off, ask — sometimes errors happen in tax calculations or currency conversions.

By understanding these nuances behind the **"ChatGPT Plus says \$20 but my checkout is \$27"** question, you'll be far better equipped to make an informed subscription decision without surprises.

In the ever-changing subscription landscape, *knowledge is your best defense against unexpected charges*. Happy chatting!