$ Claude API credits

Claim your monthly API credits

Max, Ultra and Team plans come with Claude API credits every month. You only get them after you claim them, and they don't work everywhere. Three steps, where they work, where they don't. Checked against Anthropic's docs on October 31, 2026.

- Max · $100 a month
- Ultra · $200 a month
- Team · up to $500

Screens: Anthropic's docs
Guide · November 2026

What you get

From Anthropic's own page, **API credits for Max, Ultra, and Team plans**:

Summary

Topic	Details
Eligible plans	Max, Ultra, and Team, including discounted Team plans
Monthly amount	$100 USD (Max), $200 USD (Ultra), up to $500 USD (Team, pooled*)
Covers	Claude API, Claude Managed Agents, the Claude Agent SDK, and playground
Doesn't cover	Claude Code, extra usage in the Claude apps
Refresh	Each billing cycle (or monthly for annual plans)
Expiry	End of each billing cycle (or monthly for annual plans), with no rollover
Payment method for Claude Platform	Not required

Not eligible: Free, Pro and Enterprise plans. **Team:** $20 per Standard seat and $100 per Premium seat, pooled into one balance, capped at $500 a month.

What this guide doesn't do: get you more credits or change your plan's limits. Uplika isn't part of Anthropic's program. We read the docs and wrote them up.

Before you start

Can you claim yet?

Eligibility

- Your eligible plan must be active and in good standing.
- New subscribers can claim credits after 7 days on an eligible plan.
- Plans purchased through Claude for iOS or Claude for Android are eligible. Claim your credits on claude.ai in a web browser.
- Free, Pro, and Enterprise plans aren't eligible.

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Seven days on the plan.

New subscribers see the API credits section only after 7 days on an eligible plan.

The right role.

On your Claude plan: the subscriber (Max or Ultra), or a Primary Owner or Owner (Team). In the Console organization: Owner, Admin or Billing.

A web browser.

Subscribed on iOS or Android? Claim on claude.ai in a browser. No payment method is needed on the Claude Platform.

Steps 1 · 2 · 3

Claim them

On claude.ai: **Settings > Billing**, the **API credits** section, **Link organization**. Then create an API key in that Console organization.

Steps

1 **Open billing settings**

On claude.ai, go to **Settings > Billing** on a Max or Ultra plan, or **Organization settings > Billing** on a Team plan.

2 **Link a Console organization**

In the **API credits** section, select the Console organization that should receive the credits, then accept the program terms by linking.

3 **Start building**

Your credits appear in the **Promotional credits** section of the Billing page (`platform.claude.com/settings/billing`) in the Console. Create an API key and make your first request. See Get started.

⚠ Each plan links to one Console organization, and each Console organization can receive credits from one plan. You can't change the linked organization yourself, so link the organization you plan to build in. To change it later, contact support.

Subscribers who aren't eligible don't see API credits in their settings page. If you think you should be eligible but don't see the API credits, contact support.

Pick the organization you'll build in. You can link only one, and you can't change it yourself. Support can. Your balance shows under **Promotional credits** on the Console's Billing page, `platform.claude.com/settings/billing`.

Where they work

What the credits cover

These API credits can only be used on the Claude Platform. The following table shows which products are covered:

Product	Covered
Claude API	Yes
Claude Managed Agents	Yes
Claude Agent SDK	Yes
Playground in the Claude Console	Yes
Claude Code	No
Extra usage in the Claude apps	No
Claude Platform on AWS, Bedrock, Google Cloud, Microsoft Foundry	No

"API credits cover **claude -p** and the Claude Agent SDK when you run them yourself with an API key from your linked Claude Console organization. [...] Runs started by the Claude Code GitHub Action, an IDE extension or the Claude desktop app count as Claude Code usage, so API credits don't cover them, even with -p."

Claude Help Center, Monthly API credits for Max, Ultra, and Team plans, FAQ, October 31, 2026

They don't roll over

How credits are applied

- **Timing.** Credits arrive each billing cycle, shortly after your plan payment is processed. On annual plans, credits arrive monthly.
- **Order.** Included credits are spent first, then any credits you've purchased. Auto-reload is based only on your purchased balance. It reloads when that balance reaches your threshold, even if included credits remain.
- **Expiry.** Unused credits expire at the end of each billing cycle (or monthly for annual plans) and don't roll over.
- **Sharing.** Every API key and workspace in the linked organization draws from the same balance. To cap spending on a project, give it its own workspace and set that workspace's spend limit.
- **Visibility.** Your credits appear in the **Promotional credits** section of the Billing page (`platform.claude.com/settings/billing`) in the Console, with the amount and expiry date.
- **Your Claude plan.** Credits don't change your usage limits in Claude or Claude Code.

Spend them each cycle. They arrive after each plan payment (monthly on annual plans), get spent before any credits you bought, and are shared by every key in the linked organization. They don't change your limits in Claude or Claude Code.

When they run out

When credits run out

- **If the organization has other credits**, requests continue using purchased credits. Auto-reload, if it's turned on, adds credits to the purchased balance.
- **If the organization has no credits left**, API requests stop until your next monthly API credits arrive. Usage is never charged to your Claude plan. To keep building, purchase credits or turn on auto-reload on the Billing page (`platform.claude.com/settings/billing`) in the Console.
- **If your organization is invoiced through Anthropic sales**, usage beyond the API credits is billed as usual.

When the balance is exhausted, requests return:

```
Your credit balance is too low to access the Anthropic API. Please go to Plans &
Billing to upgrade or purchase credits.
```

If an organization holds only these credits and sends a request they don't cover, such as a Claude Code session, Claude Code displays:

```
Credit balance too low · Add funds: https://platform.claude.com/settings/billing
```

Nothing is charged to your Claude plan. With no other credits, API requests stop until next month's credits arrive. The last line is what an interactive Claude Code session shows when its key points at an organization that holds only these credits.

Paste into Claude Code

Run jobs on your credits

```
Set up a small way to run Claude Code jobs on my Claude API
credits instead of my plan. Do exactly this, then show me what
you made:

1. Create a file named .env.credits in this folder with just
this line:

ANTHROPIC_API_KEY=paste-your-key-here

Add .env.credits to .gitignore. Never print the key or copy it
anywhere else.

2. Create run-on-credits.sh with this content, and make it
executable:

#!/usr/bin/env bash
# Runs one Claude Code job with the API key in .env.credits,
billed to my linked Console organization.
set -euo pipefail
cd "$(dirname "$0")"
set -a; source .env.credits; set +a
exec claude --bare -p "$@"
```

Paste into Claude Code

The rest of the prompt

```
3. Don't put ANTHROPIC_API_KEY in my shell profile, in any
settings.json, or in any env block. My normal Claude Code
sessions must keep using my plan.

4. Tell me how to run it, with an example like ./run-on-
credits.sh "Summarize README.md" --allowedTools "Read", and
where to check the balance:
platform.claude.com/settings/billing, under Promotional
credits.

Then stop. I'll paste my key into .env.credits myself.
```

Questions

Why a script and not export in my shell?

When **ANTHROPIC_API_KEY** is set, Claude Code uses it ahead of your plan login: always with -p, and in interactive sessions once you approve it. Your everyday sessions would then hit "Credit balance too low". The script sets the key for one run only.

What does --bare do?

"Minimal mode: skip hooks [...], LSP, plugin sync, attribution, auto-memory, background prefetches, keychain reads, and CLAUDE.md auto-discovery. [...] Anthropic auth is strictly ANTHROPIC_API_KEY or apiKeyHelper via --settings (OAuth and keychain are never read)." From **claude --help**, Claude Code 2.1.304.

Can I split them across organizations?

No. Credits go to a single Console organization.

I upgraded from Max to Ultra.

You get prorated credits right away, then $200 each billing cycle after that.

I don't see API credits in Settings.

Check the 7 days and your role. Still missing? Anthropic says to contact support.



This DM came from an automation

You commented CREDITS and Uplika sent this guide. Uplika lets Claude post to your channels, and sends a DM when someone comments the word you pick.

See how it works: uplika.com/en/integrations/claude

Sources: `platform.claude.com/docs/en/about-claude/api-credits-for-subscribers` · `support.claude.com/en/articles/17154008`