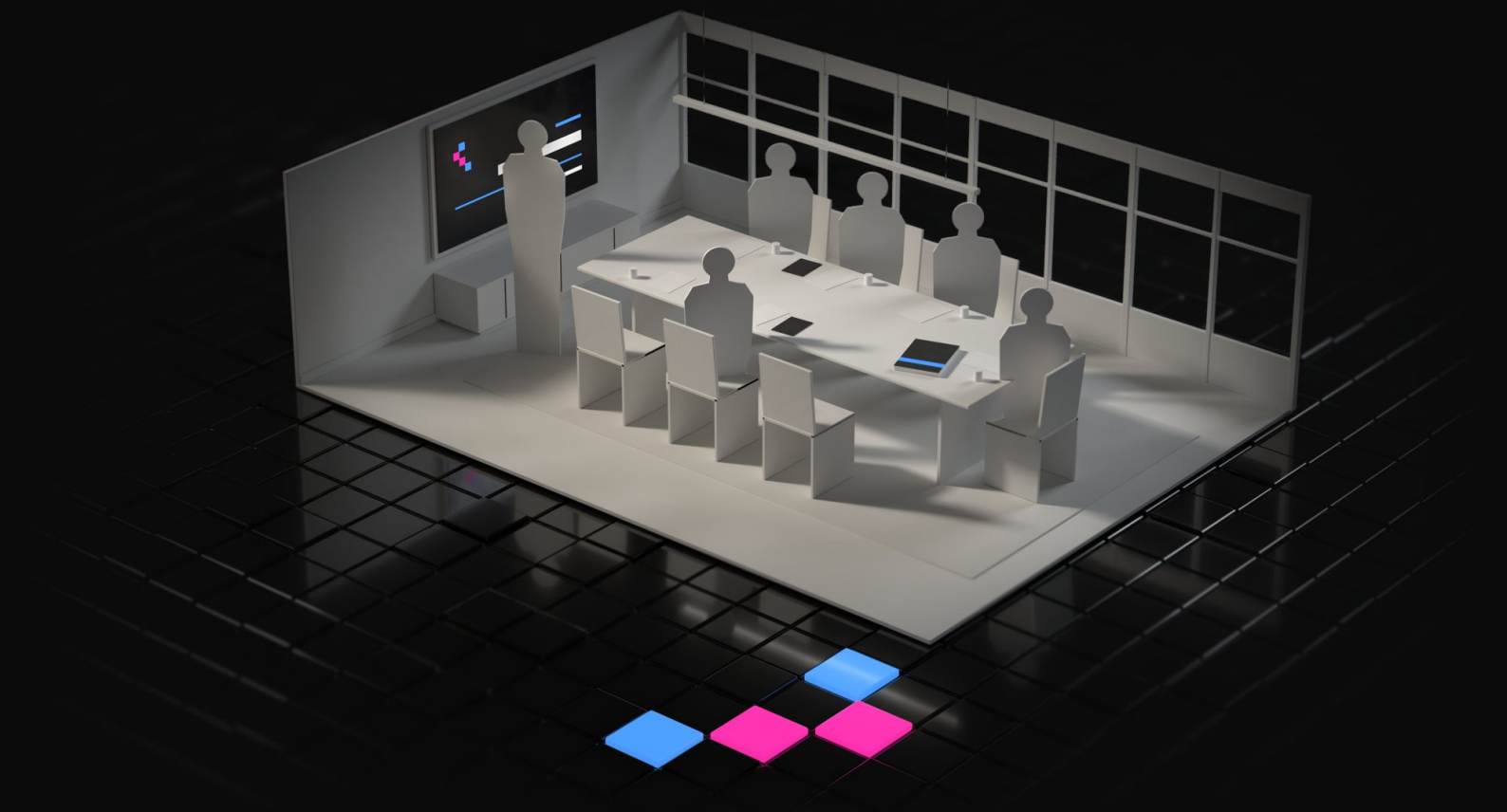


FOR CLUBS ON MICROSOFT 365 AND SHAREPOINT · AS OF NOVEMBER 2026

Copilot vs ChatGPT vs Claude. Simplified.

Which AI should a club on SharePoint use? Where the data goes, which writes the best board papers, what it costs, and when to mix them.

John Morgan · Initial Technology · November 2026

THE SHORT ANSWER

Copilot for most people. Claude or ChatGPT for a few.

If your club runs on Microsoft 365, Copilot is already inside the apps your staff use, and it follows the same security rules as everything else. Claude currently writes the strongest long documents. ChatGPT is the one most staff already know. Pick one of those two for your heavy writers. You rarely need all three.

SIMPLIFIED

Fix SharePoint permissions first. Copilot for everyone who needs it. Add Claude or ChatGPT for the two or three people who write the most.

As of November 2026. AI changes monthly. Prices, models and features were checked against Microsoft's, OpenAI's and Anthropic's own pages in November 2026. Check again before you buy. ▤ marks the strongest option on a line for a typical club, in our view.

AT A GLANCE

	Copilot	ChatGPT	Claude
Where it lives	▤ **Inside Word, Excel, PowerPoint, Outlook and Teams.**	Its own app, plus add-ins for Word, Excel and PowerPoint.	Its own app, plus add-ins for Word, Excel, PowerPoint and Outlook.
Can it see SharePoint?	Yes, with each person's permissions.	Yes, through its SharePoint connector.	Yes, through its Microsoft 365 connector.
Where chats are kept	▤ **Your Microsoft 365 tenant, in Australia.**	Overseas on Business. Australia is an option on Enterprise.	With Anthropic, in the US by default.
Your Microsoft security rules	▤ **Labels, data loss rules, retention and audit all apply.**	Don't follow it into ChatGPT.	Don't follow it into Claude.
Long documents	Good. Better if you pick Claude in its model picker.	Good and quick.	▤ **Strongest in independent tests.**
Teams meetings	▤ **Automatic recaps, decisions and actions.**	No Teams recaps.	No Teams recaps.
Cost per person	AU$31.40 a month, ex GST.	▤ **About AU$29 a month (Business, yearly).**	▤ **About AU$29 a month (Team, yearly).**

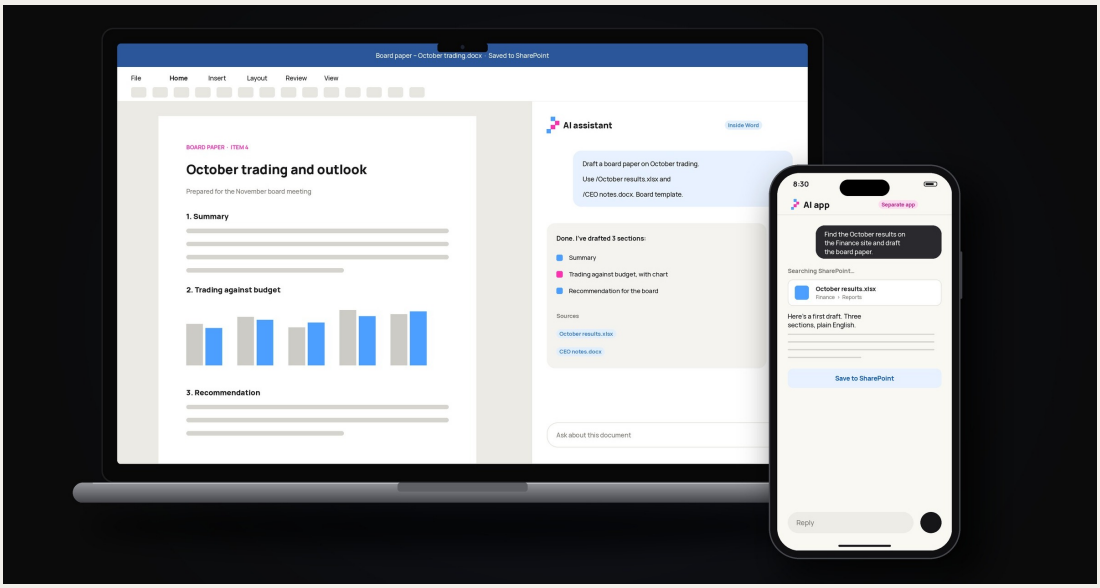


Illustration. Copilot works inside the document you're writing. ChatGPT and Claude work in their own apps (or add-ins) and reach into SharePoint for what they need.

WHERE YOUR DATA GOES

Copilot

GOOD

+ Files stay in your tenant. Copilot reads them where they are.
+ Chats are kept in Microsoft 365 with Australian data residency.
+ Microsoft has committed to processing prompts in Australia.

WATCH OUT

– Claude models inside Copilot are run by Anthropic for Microsoft, outside those in-country promises. Admins can turn them off.

ChatGPT

GOOD

+ Business and Enterprise chats aren't used for training.
+ Enterprise can store data in Australia (new workspaces).

WATCH OUT

– Business plan data is stored overseas.
– What it reads into a chat leaves Microsoft 365.

Claude

GOOD

+ Team and Enterprise chats aren't used for training.
+ Enterprise adds retention controls and audit logs.

WATCH OUT

– Stored in the US by default.
– What it reads into a chat leaves Microsoft 365.

PRIVACY, SIMPLIFIED

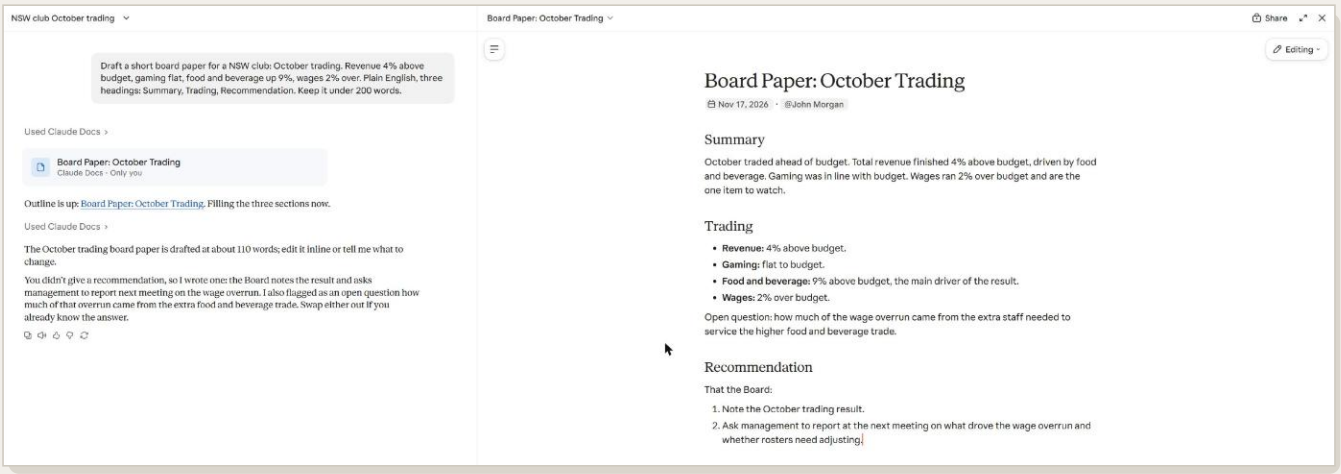
Sending members' personal details overseas makes your club responsible for how they're handled there (Australian Privacy Principle 8). Keep member data out of any AI tool you haven't approved and listed in your privacy policy.

SAME QUESTION, REAL ANSWERS

We gave each tool the same prompt on 17 November 2026.

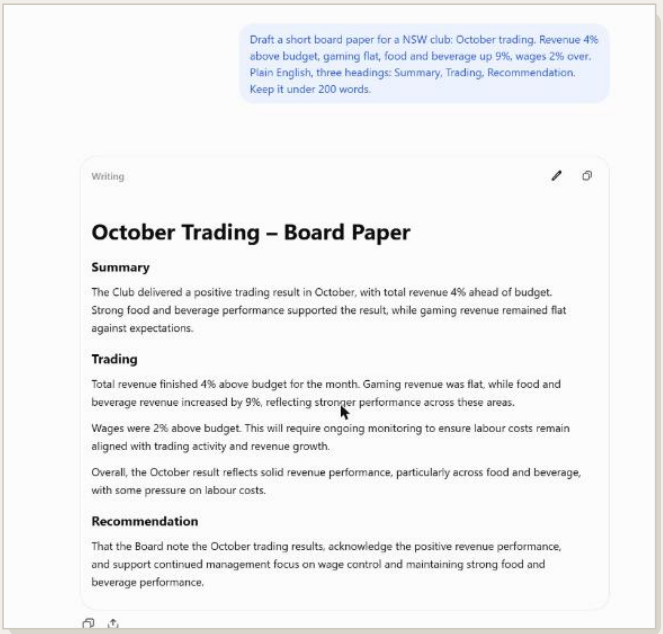
"Draft a short board paper for a NSW club: October trading. Revenue 4% above budget, gaming flat, food and beverage up 9%, wages 2% over. Plain English, three headings: Summary, Trading, Recommendation. Keep it under 200 words."

Claude



Real screenshot, Claude (paid account, default settings). It wrote the paper as a document, added a recommendation, and flagged an open question about the wage overrun.

ChatGPT



Real screenshot, ChatGPT free version, signed out. Clear and tidy; a safer, more generic recommendation.

COPILOT

Copilot's answer is best seen inside Word, where it drafts straight into your template. See the illustration on page 3.

Screenshots cropped to remove account details. Answers vary each time you ask; these are typical, not cherry-picked.

WHICH WRITES THE BEST DOCUMENTS?

Usually Claude, today. But four things matter, and the model is only one of them.

01

The model

Claude's models top the independent tests for real office work: reports, analysis, slides.

02

What it can see

The right files, last year's papers and your template beat any clever prompt.

03

Where it writes

Working inside Word keeps your styles, headings and numbering. Copilot's strength.

04

Who checks it

Every figure checked against the source by a person. Every time.

1866

Claude Opus 5.5, top score on GDPval-AA, a test of real work tasks

1801 v 1555

Claude Opus 5.5 vs GPT-6.1 Sol on AA-Briefcase: documents, analysis, slides

Same brain

Copilot can run Claude Opus 5.5 too, if your admin switches it on

THE BEST OF BOTH

For a board paper, try this: Copilot in Word with Claude chosen in the model picker. You get Claude's writing, your template, and Microsoft's security rules in one place.

STEP 01

Board papers: a real test

The job most clubs want AI for first.

- **Copilot:** Open the board template in Word and ask it to draft from the results file and CEO's notes. Already saved in SharePoint.
- **ChatGPT:** Ask it to pull the files from SharePoint and draft. Or use ChatGPT for Word to work in the document.
- **Claude:** Ask it to find the files on the Finance site and draft. Save to SharePoint, or use Claude for Word for tracked edits.
- **All three:** A person checks every number against the source before it goes to the board.

HANDY TIP

Give the tool your last three board papers as examples. It'll match the club's style far better than any prompt.

WRITE IT DOWN

TEST	COPILOT	CHATGPT	CLAUDE

WHAT IT COSTS

$0
Copilot Chat. Comes with Microsoft 365. Web answers only, no work data.

AU$31.40
Copilot Business, per person a month, yearly, ex GST

AU$29
ChatGPT Business, about, per person a month, yearly

AU$29
Claude Team standard seat, about, per person a month, yearly

	Copilot	ChatGPT	Claude
8 office staff	About AU$3,014 a year.	About AU$2,750 a year.	About AU$2,750 a year.
Heavy users	Cowork and premium models are paid per use.	Premium seats about AU$143 a month.	Premium seats about AU$143 a month.
Bigger controls	**Included.**	Enterprise: quote only.	Enterprise: about AU$29 a seat plus usage, 20 seats minimum.

List prices from microsoft.com/en-au, chatgpt.com and claude.com, November 2026. All prices in Australian dollars, before GST. ChatGPT and Claude bill in US dollars, so their prices are converted at US$1 = AU$1.43 (November 2026) and will move with the exchange rate. Promotions and resellers vary.

PROS AND CONS

Copilot

GOOD

+ Lives where staff already work.
+ Excellent Teams meeting recaps.
+ Same security rules as Microsoft 365.
+ Can run Claude's models too.

WATCH OUT

– Finds overshared files fast.
– Pay-per-use extras creep up.
– Features change monthly.

ChatGPT

GOOD

+ The one staff already know.
+ Strong all-rounder, quick.
+ Add-ins for Word, Excel and PowerPoint.

WATCH OUT

– Data overseas on Business.
– Outside your Microsoft rules.
– Another vendor to approve.

Claude

GOOD

+ Best long writing and analysis.
+ Projects remember your club's style.
+ Add-ins for Office and Outlook.

WATCH OUT

– Data in the US by default.
– Outside your Microsoft rules.
– Another vendor to approve.

THREE SENSIBLE WAYS TO DO IT

OPTION A

Copilot first

Copilot for staff who live in Office. Free Copilot Chat for everyone else.

Best for: most clubs

OPTION B

Copilot plus one other

Two or three Claude or ChatGPT seats for the CEO, finance and marketing. Pick one, not both.

Best for: clubs that write a lot

OPTION C

Claude inside Copilot

Turn on Claude models in Copilot's picker. One bill, but processed outside Australia.

Best for: Microsoft control, Claude's writing

WHICHEVER YOU CHOOSE

All three see what each person can see in SharePoint. If it's overshared, they'll all find it. Our Copilot readiness guide (no. 07) shows how to fix that first.

DECIDE IN FIVE QUESTIONS

YOUR ANSWERS

1. Are our SharePoint permissions tidy?	☐ Yes	☐ No
2. Do we use Teams meetings a lot?	☐ Yes	☐ No
3. Must AI chats stay in Australia?	☐ Yes	☐ No
4. Do a few people write most of our papers?	☐ Yes	☐ No

5. OUR MONTHLY AI BUDGET _____

OUR DECISION

_____

_____

Reading it: 1 is "No"? Fix that first. 2 or 3 is "Yes"? Lean to Copilot. 4 is "Yes"? Add Claude (or ChatGPT) for those people.

Not sure which way to go?

I use these tools every day and I don't sell any of them. A short, fixed-price AI review looks at how your club works, what your SharePoint would expose, and which option fits. In plain English, in writing.

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THE SIMPLIFIED GUIDES

Free at initialtech.com.au/resources

01 Microsoft 365 security

02 Cyber basics and phishing

03 Ransomware readiness

04 Backup and recovery plan

05 Incident response

06 Working from home securely

07 Copilot readiness

08 Choosing an IT provider

09 Buying a major system

10 The board technology report

11 Copilot vs ChatGPT vs Claude

Sources, checked November 2026. Microsoft: Microsoft 365 Copilot pricing (en-au); Copilot Chat overview; Anthropic models in Microsoft Online Services; in-country data processing for Microsoft 365 Copilot (Nov 2025, updated Apr 2026); GPT-5.6 and model selector announcements. OpenAI: ChatGPT Business pricing (help.openai.com); data residency for ChatGPT; ChatGPT for Excel, Word and PowerPoint (Microsoft Marketplace). Anthropic: Claude pricing; Microsoft 365 connector and security guide; Claude for Microsoft 365 add-ins; Privacy Center, server locations. Benchmarks: Artificial Analysis GDPval-AA and AA-Briefcase leaderboards; Vals AI comparison of Claude Opus 5.5 and GPT-6.1 Sol (Sep–Nov 2026). OAIC: Australian Privacy Principle 8. Costs are list prices before GST and exclude usage-based extras. General information only, not legal or financial advice. Initial Technology is independent and earns nothing from Microsoft, OpenAI or Anthropic.