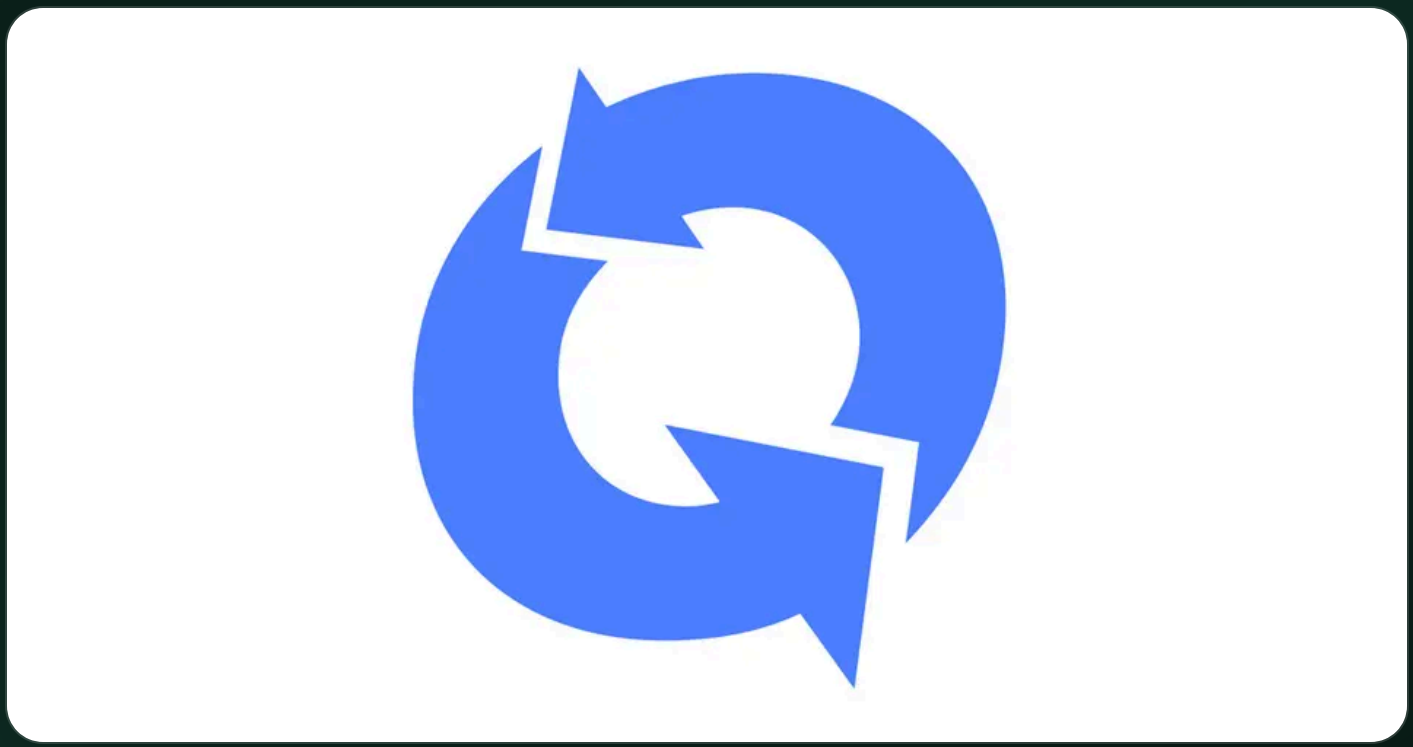
ToolGPA

NOVEMBER 2026

QuickFile

The Insider's Guide

UK online accounting, free for smaller ledgers



Every plan, grade, refund rule and rival among accounting and invoicing tools, read from QuickFile's own pages.

Made by QuickFile Ltd · checked Nov 12, 2026 · toolgpa.com

3.0
GPA



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Who made this guide, what else is on the site, and how to cite it

ToolGPA put this guide together from QuickFile's own pages, its app-store listings and our grades. Every fact in it is on QuickFile's page too, where it is kept up to date. Checked Nov 12, 2026.

Welcome

What it is, who it suits, its grades and the ten things to know first

3.0

GPA, above 62 of the 65 other accounting and invoicing tools we grade

QuickFile is UK online accounting software that charges by the size of the account's nominal ledger instead of by user. Accounts under 1,000 ledger entries over 12 months pay nothing, and larger ones pay a yearly fee. It covers invoicing, estimates, purchases and receipts, bank automation, multi-currency and VAT returns that work with Making Tax Digital.

To get you started, here are **9 things to know about QuickFile**, taken from its own pages and our grades.

> "
>
> **You set up the ledger and bank feeds yourself, with help pages to lean on.**
>
> From our grade for ease of use

1 **Best for free UK accounts for smaller ledgers**

QuickFile is UK online accounting, free while your ledger stays under 1,000 entries in 12 months, with invoicing, MTD VAT returns, multi-currency and unlimited users.

2 **Paid plans start at about $6.70 a month**

As its pricing page puts it: £60 per year, plus VAT, for accounts over 1,000 ledger entries.

3 There is a free plan

Free while the 12-month nominal ledger stays under 1,000 entries, with invoicing, MTD VAT returns, multi-currency and unlimited users.

4 It runs on 3 platforms

Web, iOS and Android.

5 Invoicing and estimates

Branded invoices and quotations, with a client area, reusable inventory items and multi-currency support.

6 VAT returns

MTD-compatible VAT returns on every plan; MTD VAT bridging and MTD ITSA readiness are listed as Power User features.

7 Purchases and receipts

Receipt and purchase management, with receipts photographed and stored from the iOS and Android mobile app.

8 A 3.0 GPA, above 62 of 65

That is against the other accounting and invoicing tools we grade, on value, the free plan, features, ease of use and platforms.

9 Keep it

To replace QuickFile you would be making live feeds from your bank, which take an agreement with each bank or a service that has them. That is not a weekend's work, with an AI app builder or without one.

QuickFile at a glance

PRICING
Free plan, from £60 per year, plus VAT, for accounts over 1,000 ledger entries

FREE PLAN
Yes

FREE TRIAL
None stated

RUNS ON
Web, iOS, Android

MADE BY
QuickFile Ltd

CATEGORY
Accounting & Invoicing

OUR GRADE
3.0 GPA, very good

The report card

Best for free UK accounts for smaller ledgers

QuickFile is UK online accounting, free while your ledger stays under 1,000 entries in 12 months, with invoicing, MTD VAT returns, multi-currency and unlimited users. Past that it's £60 a year plus VAT, bank feeds cost £15 a year extra, and Power User features are a separate paid extra.

TOOLGPA REPORT CARD — QuickFile — Graded Nov 12, 2026

SUBJECT	GRADE	COMMENT
Value for money	A	Free below 1,000 ledger entries a year, then £60 plus VAT a year, well under 60% of the $15 a month that starts this category's cheaper quarter.
Free plan and trial	B	Free while the 12-month ledger stays under 1,000 entries, with unlimited users. A small business can live on it, but a busy one passes the cap.

SUBJECT	GRADE	COMMENT
Features	B	Invoicing, estimates, VAT returns, purchases, banking automation and an API. The listing's limits are paid extras, not missing parts of the job.
Ease of use	C	No store rating on record. You set up the ledger and bank feeds yourself, with help pages to lean on.
Platforms and integrations	B	Web, iPhone and Android, with an API. No desktop app is listed.
Grade point average		Very good, out of 4.0 **3.0**

An A is worth 4 points, a B 3, a C 2, a D 1 and an F nothing. The GPA is the average of the five.

Who QuickFile is for

- ✓ Fits if you're a UK sole trader or small company with under 1,000 ledger entries a year
- ✓ Works for people who want MTD VAT returns without a subscription

Who it is not for

- ✗ Tight if you're busy: 1,001 entries or more moves you to £60 plus VAT a year
- ✗ Watch out: bank feeds cost £15 plus VAT a year and extra storage £9.99 per GB, with 1 GB included
- ✗ Watch out: Power User features cost extra on the free tiers, and the page doesn't state the price
- ✗ Skip it if you're an accountant or bookkeeper: you're directed to QuickFile Affinity instead

Good to know

Good for

- ✓ UK sole traders and small companies with few transactions a year
- ✓ Businesses that want a low fixed yearly cost and unlimited users
- ✓ Teams that rely on the API or over 400 listed integrations

Worth knowing

- ⓘ Prices exclude VAT; the paid tiers apply from 1,001 ledger entries in a rolling 12 months.
- ⓘ Bank feeds cost an extra £15 plus VAT a year, and extra file storage is £9.99 per GB a year, with 1 GB included.
- ⓘ Power User features cost extra on the free tiers, and the pricing page does not state that price.
- ⓘ Accountants and bookkeepers are directed to the separate QuickFile Affinity product.

PART 02 · PRICING

What it costs

Every plan, the free plan, ways to pay less and how prices have moved

~$6.70

A month to start. There is a free plan too

QuickFile has a free plan. Paid plans start at £60 per year, plus VAT, for accounts over 1,000 ledger entries.

> **A small business can live on it, but a busy one passes the cap.**

From our grade for free plan and trial

EXTRA SMALL, SMALL AND MEDIUM

£0

Up to 1,000 ledger entries in 12 months; Power User features are a separate paid subscription.

LARGE AND EXTRA LARGE

£60

per year, plus VAT

For 1,001 ledger entries and up, including Power User features; accounts over 40,000 entries need an enterprise quote.

The free plan

Free while the 12-month nominal ledger stays under 1,000 entries, with invoicing, MTD VAT returns, multi-currency and unlimited users.

Read from quickfile.co.uk on Nov 12, 2026.

What it does

Its main features, where it runs, what it works with and who makes it

3

Places it runs: Web, iOS and Android

UK online accounting, free for smaller ledgers. Here is what it does, as its own site describes it, and what it covers: public API, invoicing, reports, bookkeeping, expense tracking, quotes and estimates.

> **Invoicing, estimates, VAT returns, purchases, banking automation and an API.**

From our grade for features

Invoicing and estimates

Branded invoices and quotations, with a client area, reusable inventory items and multi-currency support.

VAT returns

MTD-compatible VAT returns on every plan; MTD VAT bridging and MTD ITSA readiness are listed as Power User features.

Purchases and receipts

Receipt and purchase management, with receipts photographed and stored from the iOS and Android mobile app.

Banking automation

Automated bank feeds are an add-on at £15 plus VAT a year; the vendor lists the supported banks.

Power User features

Segmented profit and loss, custom trading styles, invoice revision history, cryptocurrency tracking and bulk invoice entry.

API access

API access and free unlimited users are included on all plans, along with two-factor authentication and daily backups.

Where it runs

Web iOS Android

What it works with

Its own pages name no integrations.

QuickFile is made by QuickFile Ltd.

Where it stands

Its grades against its category, and whether to keep it or make your own

62/65

Other accounting and invoicing tools it is graded above

QuickFile's GPA of 3.0 is higher than 62 of the 65 other accounting and invoicing tools we grade.

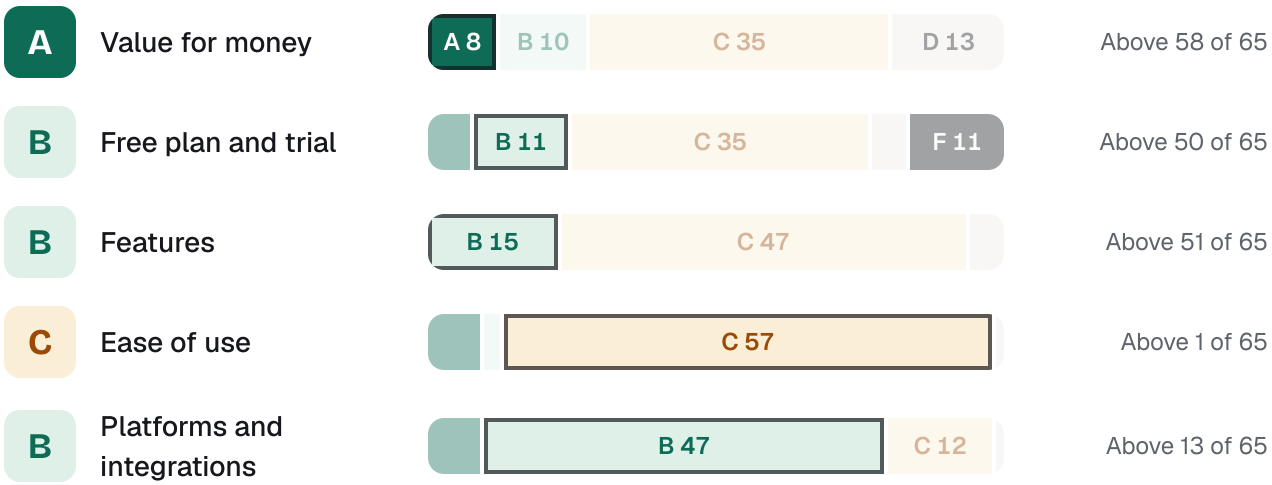
It stands best on value for money (A, above 58 of 65) and worst on ease of use (C, above 1).

Its paid plans start at about $6.70 a month, against a middle price of $18.09 for the category: 5 of the 54 others that charge start lower.

On features, ease of use and platforms it scores 2.7 out of 4. 1 tool scores higher and costs less.

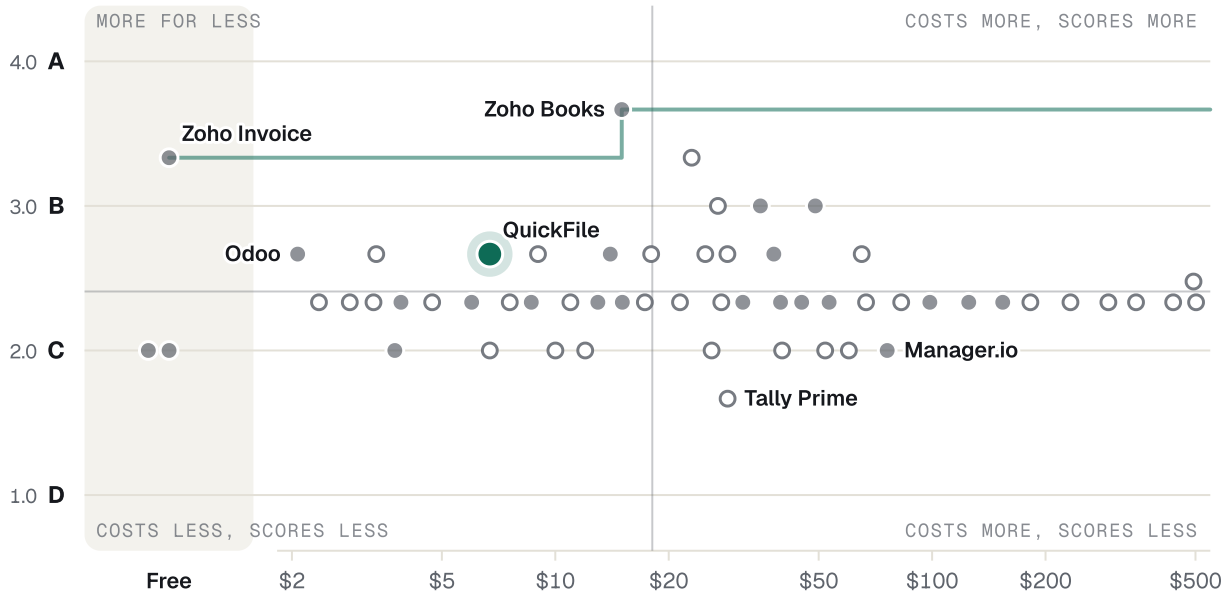
Each grade against the category

Every bar is all 66 accounting and invoicing tools we grade, cut by the letter each got. QuickFile's own letter is outlined.



Price against what you get

Each dot is one of 58 accounting and invoicing tools. Further left costs less; higher up scores better on features, ease of use and platforms. QuickFile is the marked dot.



What paid plans start at, a month (each step along is roughly double)

Keep it, or make your own?

Whether this is something you could build for yourself with an AI app builder, and what you would give up.

Keep it

To replace QuickFile you would be making live feeds from your bank, which take an agreement with each bank or a service that has them. That is not a weekend's work, with an AI app builder or without one.

It is one of the better ones too: its GPA of 3.0 is higher than 62 of the 65 other accounting and invoicing tools we grade. It costs $80.39 a year.

What you could make

- Invoicing, quotes and estimates, expense tracking and reports: an app builder makes these well.

What you could not

- Live feeds from your bank, which take an agreement with each bank or a service that has them.
- A real app for iOS and Android. Something home-made would be a web page.
- An API that other software can build on.
- The depth: we grade its features B, which means it covers the whole job.

What this rests on. QuickFile's listing: what it does, where it runs, what it plugs into and what it costs. It is a judgement about the kind of software this is. We have not built a replacement for it, and making your own means looking after it too. How we decide, and every tool's verdict.

The alternatives

The tools it is most often weighed against, side by side



Clear Books, IRIS KashFlow, Crunch, FreeAgent and Xero

The 5 tools QuickFile is most often weighed against, with where each one differs from it.

2.6 GPA

Clear Books

Free plan · from £5/mo

UK accounting with Making Tax Digital and free sole trader plans.

- QuickFile also covers quotes and estimates.
- Clear Books also covers payroll.

QuickFile and Clear Books compared in full

2.2 GPA

IRIS KashFlow

Free trial · from £13.50/mo

UK online accounting for sole traders and limited companies.

- QuickFile has a free plan. IRIS KashFlow does not, though it has a free trial.
- Only QuickFile lists iOS and Android apps.
- IRIS KashFlow also covers payroll.

QuickFile and IRIS KashFlow compared in full

1.8 GPA

Crunch

Paid

UK online accountants with accounting software included.

- QuickFile has a free plan. Crunch does not.
- Only QuickFile lists iOS and Android apps.
- QuickFile also covers reports and quotes and estimates.

QuickFile and Crunch compared in full

2.2 GPA

FreeAgent

Free trial · from $27/mo

Accounting for freelancers and small firms, built in the UK.

- QuickFile has a free plan. FreeAgent does not, though it has a free trial.
- QuickFile also covers quotes and estimates.
- FreeAgent also covers time tracking.

QuickFile and FreeAgent compared in full

2.6 GPA

Xero

Free trial · from $27/mo

Cloud accounting for small businesses, with unlimited users.

- QuickFile has a free plan. Xero does not, though it has a free trial.
- QuickFile also covers quotes and estimates.
- Xero also covers payroll.

QuickFile and Xero compared in full

PART 06 · QUESTIONS

Quick answers

The questions people ask about it, each answered in a line or two

12

Questions, each answered in a line or two

The short version of everything above, for when you only need the answer. Each one is told in full in its part of the guide.

Is QuickFile free?

QuickFile has a free plan. Free while the 12-month nominal ledger stays under 1,000 entries, with invoicing, MTD VAT returns, multi-currency and unlimited users.

How much does QuickFile cost?

QuickFile lists 2 plans. Extra Small, Small and Medium: £0.

What platforms does QuickFile work on?

QuickFile is available on Web, iOS and Android.

Does QuickFile have a Windows app?

No Windows app was listed when its pages were read on Nov 12, 2026. QuickFile is listed for Web, iOS and Android.

Does QuickFile have a macOS app?

No macOS app was listed when its pages were read on Nov 12, 2026. QuickFile is listed for Web, iOS and Android.

Is QuickFile open source?

QuickFile is not described as open source on its own site, as read on Nov 12, 2026.

Does QuickFile have an API?

Yes. QuickFile offers a public API, according to its own site.

Who makes QuickFile?

QuickFile is made by QuickFile Ltd.

What are the alternatives to QuickFile?

The closest alternatives to QuickFile in our directory are Clear Books, IRIS KashFlow, Crunch, FreeAgent and Xero.

How does QuickFile compare with other accounting and invoicing tools?

QuickFile's GPA of 3.0 is higher than 62 of the 65 other accounting and invoicing tools we grade.

Is QuickFile good value for money?

ToolGPA grades QuickFile A for value for money. Its paid plans start at about $6.70 a month, against a middle price of $18.09 for the category: 5 of the 54 others that charge start lower.

Could I make my own version of QuickFile?

To replace QuickFile you would be making live feeds from your bank, which take an agreement with each bank or a service that has them.

Where this guide comes from

The prices, plans, platforms and features were read from QuickFile's own pages on Nov 12, 2026, and the grades were given on Nov 12, 2026. Graded from this listing, whose facts were read from QuickFile's own pages on 12 November 2026. Not based on using the product, and shorter than our full reviews.

Every tool we list gets five grades, A to F, each with its reason, and a GPA that averages them. How each is decided is at toolgpa.com/grades. This guide is ToolGPA's own work; it is not made, paid for or approved by QuickFile Ltd. Prices change, so check quickfile.co.uk before you buy.

quickfile.co.uk/home/pricing

quickfile.co.uk/mobile

support.quickfile.co.uk/t/power-user-subscription...

PART 07 · ABOUT

About ToolGPA

Who made this guide, what else is on the site, and how to cite it

5,038

Tools graded, in 95 categories

ToolGPA grades software the way a school report grades a pupil: five subjects, a letter for each with the reason written beside it, and a GPA that averages them. Prices, plans and platforms are read from each maker's own pages and dated, so you always know how fresh a figure is.

Every grade, review and ranking on ToolGPA is our own judgement. No company can pay for a grade or change one. Every tool on the site has a guide like this one, free to download and pass on. It all lives at toolgpa.com.

5,038
tools graded

95
categories

739
price changes on record

579
apps priced in 12 countries

What else is on toolgpa.com

QuickFile, kept up to date

Everything in this guide, with prices and grades as they are today

toolgpa.com/tools/quickfile

How grades are given

The rules behind every letter and every GPA

toolgpa.com/grades

Value charts

What each tool costs against what it scores, for every category

toolgpa.com/charts

Compare

Any two tools side by side, plan by plan

toolgpa.com/compare

Price changes

Every price rise and cut on record, each with its source

toolgpa.com/price-changes

Prices by country

What apps cost on the App Store in 12 countries

toolgpa.com/prices-by-country

Pay less

Every public discount: yearly billing, students, nonprofits

toolgpa.com/save

Keep or make

Which tools are worth paying for, and which you could build yourself

toolgpa.com/keep-or-make

Scan for the live page

Prices and grades as they are today

Quoting this guide?

Please name ToolGPA and link to the live page, so readers can check the figures for themselves:

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ToolGPA, "QuickFile: The Insider's Guide",
checked Nov 12, 2026.
https://toolgpa.com/tools/quickfile
```

Know someone choosing between accounting and invoicing tools?

Send them this guide:
toolgpa.com/tools/quickfile/guide

ToolGPA elsewhere: youtube.com/@toolgpa

See our other guides

The best-graded accounting and invoicing tools after QuickFile, each with an Insider's Guide of its own.

Accounting & Invoicing Insider's Guide

Every one of the 67 accounting and invoicing tools we grade, compared

Zoho Invoice Insider's Guide

Free invoicing app from Zoho for freelancers and small businesses

3.6 GPA

Zoho Books Insider's Guide

Online accounting from Zoho, with a free plan and six paid tiers

3.4 GPA

Odoo Insider's Guide

Business app suite whose Accounting app is free when used on its own

3.2 GPA

ToolGPA

Choosing software? Every tool graded, every price dated.

Compare tools at toolgpa.com ›

Everything in this guide is ToolGPA's own summary of what QuickFile's pages, its app-store listings and public reviews said on the dates shown. Grades are our judgement under the rules at toolgpa.com/grades. Every grade, review and ranking on ToolGPA is our own judgement. No company can pay for a grade or change one. QuickFile is a trademark of its owner, and this guide is not made, paid for or approved by QuickFile Ltd. Prices and plans change: check quickfile.co.uk before you buy.