

UNVARNISHED REVIEWS

Getty Images vs. Shutterstock vs. Adobe Stock: The Stock Imagery Licensing Verdict

Unvarnished Reviews Research

Market Position: Licensed Libraries Meet Generative AI

Stock imagery companies license photographs, video, illustrations, and music for commercial use. The business is under pressure from two directions: AI image generators can produce a generic stock photo for pennies, and buyers weigh licensed libraries against generators for the same job. The vendors have responded by launching generators trained on licensed content, with indemnification as the selling point.

The planned Getty and Shutterstock merger was meant to answer that pressure with scale. It was announced in January 2025 as a merger of equals, valued by one trade group at about \$3.7 billion. The CMA concluded that combining the two would reduce competition in supplying editorial images to UK news organizations, and on May 15, 2026 it required divestiture of Shutterstock's entire editorial business. Getty's board concluded that the requirement was "not an acceptable basis on which to proceed," resolved on June 30 to end the deal, and delivered termination notice on July 7. The \$628.4 million of 10.5% senior secured notes issued to fund the deal were redeemed at par from escrow, and Getty reports about \$60.4 million in merger costs through June 30.

Getty also lost the main legal test of AI training in the UK. In November 2025, the High Court dismissed its remaining secondary copyright claims against Stability AI and found trademark infringement only in findings the judge described as "extremely limited in scope." The ruling did not settle the US questions, and the sources reviewed did not report an appeal.

Getty Images: The Upside

Getty has the deepest editorial and rights-managed archive. Its editorial revenue rose 9.2% to \$96.5 million in the second quarter of 2026, which the company attributes to enterprise-oriented editorial work, and the CMA treated Getty and Shutterstock as two of the few significant competitors in editorial image licensing for UK news organizations. A publisher that needs news, sports, and entertainment coverage with captioned rights cannot easily replace it.

It has the strongest stated position on AI training and indemnification. Getty says its generative AI product was trained exclusively on images licensed from its collection, that contributors whose work was used were paid, and that it offers uncapped indemnification for images you generate and license. The product was developed with NVIDIA, and Getty describes it as trained on permissioned content with customer indemnification. These are company statements that the sources reviewed did not independently verify.

Annual subscriptions are now most of the business. Annual subscription revenue rose to 58.8% of total revenue from 53.5%, which signals recurring enterprise relationships. Self-serve options exist: Getty's plans page lists a creative subscription at \$225 a month on an annual plan for 10 downloads (\$22.49 per image), an editorial subscription at \$167 a month (\$16.66 per image), and a standard single-image price of \$499. It also sells commitment-free UltraPacks with no auto-renewal, such as a five-pack at \$1,400 (\$280 per download), and an Enterprise plan with a custom download count and legal coverage. Getty's lower-priced sub-brand iStock reportedly starts near \$9.99 a month, which we could not verify.

Getty Images: The Downside

The company has disclosed substantial doubt about continuing as a going concern. Second-quarter revenue was \$229.1 million, down 2.5% from a year earlier, and creative revenue fell 2.6% to \$127.4 million as the agency and iStock e-commerce businesses weakened. The net loss widened to \$85.8 million from \$34.4 million, free cash flow was negative \$122.6 million, cash was \$51.6 million, and total debt was about \$2.1 billion. Getty drew its remaining \$30 million of revolving credit in July, withdrew its guidance, and engaged Guggenheim Securities on financing alternatives. Management reports compliance with its debt covenants as of June 30, 2026. A going-concern warning is not a bankruptcy filing, but it is a reason to avoid prepaying a multi-year contract.

Pricing is largely unpublished. Self-serve prices are published, and they run nearly eight times Shutterstock's per image (\$22.49 against about \$2.90). Enterprise, rights-managed, and generative AI pricing are by request. The generative AI offering, according to one reviewer, required a demo request, could not be downloaded from during the demo, and returned errors for prompts involving real people, artists' styles, or trademarks. That was one reviewer's experience, so current access may differ.

Its legal strategy against AI generators has not succeeded in the UK. The High Court dismissed Getty's secondary infringement claims against Stability AI in November 2025. That outcome matters to Getty's business model, which depends on the argument that unlicensed training harms licensors.

Shutterstock: The Upside

Shutterstock combines a large library with simple, self-serve plans. Users rate it 4.4/5 across 655 reviews, with ease of use 9.1, ease of setup 9.1, and quality of support 8.4, ahead of Adobe Stock on all three. They praise its large, high-quality library of images and video, easy search, and variety.

The AI generator comes with indemnification. Unlimited Images includes 50 AI generation credits a month and Unlimited Plus includes 100, with access to models from Runway, Google, and OpenAI, and a third-party review says each generated image carries a standard commercial license and \$10,000 in indemnification. Shutterstock's Contributor Fund pays contributors whose work helped train its generation models.

There is a no-commitment option. Image packs of 2 to 25 downloads, for one-off projects, start at \$29 with no subscription and no contract, which avoids the 12-month term.

Indemnification tiers are clear. The Standard license includes \$10,000 of indemnification with every subscription download, and the Enhanced license includes \$250,000 for products sold for resale, priced per asset.

Shutterstock: The Downside

Third-party price guides are out of date. Shutterstock's plan page lists 10 to 750 image downloads a month, starting at \$29 a month (about \$2.90 per image), Unlimited Images at \$39 a month, and Unlimited Plus, which adds video, music, sound effects, and 100 AI credits, at \$99 a month, all on 12-month contracts. Guides listed \$25, \$29, and \$69 for the same plans. Unlimited plans are subject to a fair use policy. Confirm the download count and the contract term before buying.

Plans run on 12-month contracts that auto-renew with no refund. Unused downloads expire each billing cycle, and cancelling mid-term does not earn a refund. A third-party review advises setting a reminder 30 days before renewal.

Consumer-site reviews are poor. A third-party review reports an average of 1.2/5 on the consumer review site, mostly billing disputes, and describes outsourced live chat of varying quality, with email replies taking one to three days. We could not retrieve the primary page, so treat the score as unverified. Users on the professional review site list high cost, repetitive content, and pricing issues among the cons.

The failed merger leaves its strategy open. Shutterstock had issued no public statement on the termination in the sources reviewed. Ask your account team how the termination affects the roadmap, pricing, and contract terms.

Adobe Stock: The Upside

Adobe Stock is built into Creative Cloud. Users praise its Creative Cloud integration, professional asset quality, templates, and ease of use, and rate it 4.3/5 across 194 reviews, with ease of use 9.0 and ease of setup 8.8. Assets can be searched and licensed from inside Photoshop, Illustrator, and Premiere.

Prices are published and indemnification is on every plan. Adobe's pricing page lists \$29.99 a month for 10 Stock credits and up to one video, \$39.99 for 10 credits with AI Studio, \$89.99 for 40 credits and up to six videos, and \$129.99 for unlimited Stock with AI Studio. Every plan lists Adobe indemnification of up to \$10,000 on the Adobe Stock license.

Generative credits are bundled with the AI Studio plans. The \$39.99, \$89.99, and \$129.99 plans include 4,000, 4,000, and 10,000 generative credits respectively, and the \$39.99 plan includes a seven-day free trial.

Adobe Stock: The Downside

Users cite cost, credits, and download limits. Reviewers name cost and pricing complexity, a limited image selection, the credit system, and download limits among the cons. Premium assets are bought individually or with credit packs that expire after 12 months, and packs cannot be combined with subscription credits.

Annual commitments carry a cancellation fee. Cancelling after the first 14 days incurs a fee of up to half the remaining annual commitment, according to Adobe's pricing page.

Indemnification is capped. The \$10,000 cap on every plan is small compared with Getty's stated uncapped coverage for its generator and Shutterstock's \$250,000 Enhanced tier. The pricing page text we could read did not address Adobe's policy on AI-generated stock content, so check the current contributor and license terms.

Platform Ratings at a Glance

Platform	G2 Rating	G2 Reviews	Trustpilot	Note
Getty Images	No comparable rating identified	Not identified	Not retrieved	Going-concern warning; quote-based pricing
Shutterstock	4.4 / 5	655	1.2 / 5 (per a third-party review; not verified)	Highest ease-of-use scores; billing disputes reported
Adobe Stock	4.3 / 5	194	No meaningful Trustpilot presence identified	Creative Cloud integration; credit system criticized

Shutterstock and Adobe Stock are close on the professional review site, with Shutterstock ahead by 0.1 on rating and by 0.1 to 0.3 on the three subscores. Getty could not be compared on the same basis, which is itself a finding: its buyers are mostly enterprises that negotiate contracts and rarely review. The rating gap matters less than the contract terms, the indemnification cap, and the financial condition of the vendor.

Pricing (October 2026)

Platform	Entry Tier	Mid Tier	Top Tier	Pricing Model
Getty Images	Editorial subscription, \$167 a month for 10 downloads; single creative image \$499	Creative subscription, \$225 a month on an annual plan for 10 downloads	UltraPacks, five-pack \$1,400 (\$280 per download); Enterprise custom; rights-managed, Premium Access, and generative AI by request	Subscription, packs, and negotiated enterprise licenses; annual subscriptions are 58.8% of revenue
Shutterstock	10 images a month, \$29 a month on a 12-month contract (\$348); image packs of 2-25 downloads from \$29, no commitment	Unlimited Images, \$39 a month (\$468), with 50 AI credits a month; Unlimited Plus, \$99 a month (\$1,188), with video, music, and 100 AI credits a month	Enhanced license with \$250,000 indemnification, priced per asset; enterprise by quote	Monthly download plans; annual billing is cheaper; auto-renewal with no mid-term refund
Adobe Stock	Individuals, \$29.99 a month: 10 credits and up to one video	\$39.99 with AI Studio and 10 credits; \$89.99 with 40 credits and up to six videos	Unlimited Stock with AI Studio, \$129.99; Teams and Enterprise by quote	Monthly or annual plans; credit packs expire after 12 months; \$10,000 indemnification on every plan

Getty's, Shutterstock's, and Adobe's prices come from the vendors' plan pages, as shown to us. Confirm current prices before buying. Prices exclude taxes.

TCO Comparison: Marketing Team Licensing 10 Images a Month, One Year

Scenario: a marketing team that licenses 10 standard-license images a month for a year, with a higher-volume option where one is published, with no rights-managed or editorial content and no AI generation.

Line Item	Getty Images	Shutterstock	Adobe Stock
10 images a month	$\$225 \times 12 = \$2,700$ (annual plan)	$\$29 \times 12 = \$348$	$\$29.99 \times 12 = \$360$
Higher volume	No higher self-serve tier found; single images \$499 each	Unlimited Images $\$39 \times 12 = \$468$; Unlimited Plus $\$99 \times 12 = \$1,188$	40 credits: $\$89.99 \times 12 = \$1,080$
Indemnification	Not confirmed for self-serve; uncapped for its generator per Getty	\$10,000 Standard; \$250,000 Enhanced, priced per asset	\$10,000 on every plan
Cancellation	Not confirmed	Auto-renews, no mid-term refund	Fee up to half the remaining annual commitment after 14 days
Year 1 total, modeled	\$2,700 and up	\$348-\$1,188	\$360-\$1,080

Getty's self-serve price is nearly eight times Shutterstock's for the same 10 images a month (\$2,700 against \$348), while Adobe Stock sits just above Shutterstock at \$360. Shutterstock is cheapest per image at list, Adobe Stock offers the clearest published ladder, and Getty's premium buys editorial depth, rights-managed licensing, and uncapped indemnification for its generator. The totals exclude taxes, extended licenses, premium assets, editorial and rights-managed fees, and any generative AI use, which can raise the bill considerably.

Costs the Pricing Table Misses

- **Rights-managed and editorial fees.** Getty prices these by request, and the cost depends on use, territory, and duration.
- **Extended and Enhanced licenses.** Shutterstock's \$250,000 Enhanced indemnification is priced per asset, and Adobe's premium assets are bought individually or with credit packs.

- **Expiring downloads and credits.** Shutterstock downloads expire each billing cycle, and Adobe credit packs expire after 12 months.
- **Pack alternatives.** Shutterstock image packs (2 to 25 downloads, from \$29) and Getty UltraPacks (five-pack \$1,400) avoid contracts, but cost more per image than a subscription.
- **Cancellation and renewal.** Shutterstock plans run on 12-month contracts, auto-renew, and carry no mid-term refund, and Adobe charges up to half the remaining annual commitment to cancel after 14 days.
- **Vendor risk.** A multi-year Getty prepayment carries going-concern risk. Negotiate termination rights, refund terms, and rights to assets already licensed.
- **AI generation.** Getty prices its generator and Enterprise plans by request, Shutterstock bundles 50-100 credits a month into its unlimited plans, and Adobe's credits are bundled into the AI Studio plans.

Complexity Comparison

Dimension	Getty Images	Shutterstock	Adobe Stock
Implementation	Self-serve plans or an enterprise contract negotiated with sales	Immediate self-serve; enterprise by quote	Immediate; integrated into Creative Cloud apps
Pricing clarity	Lowest: mostly by request	High: published plans at \$29, \$39, and \$99 a month on 12-month contracts	Highest: published ladder
License complexity	Highest: royalty-free, rights-managed, and editorial terms	Standard and Enhanced licenses	Standard, extended, and premium assets
Workflow fit	Publishers, agencies, and enterprises	Teams that want a deep general library	Creative Cloud users
Support experience	Not identified in the sources	Support score 8.4; outsourced chat reported	Support score 8.1
Vendor stability	Going-concern warning	Public statement on the termination not found	Part of Adobe

Adobe Stock is the simplest to buy and use inside a design workflow, Shutterstock is the simplest to buy as a library, and Getty is the most complex to license and the most exposed to vendor risk.

Red Flags

Every finding below is independently documented and material enough to influence a purchasing decision.

Getty Images	Shutterstock	Adobe Stock
• Management disclosed substantial doubt about continuing as a going concern. The second-quarter net loss was \$85.8 million, cash was \$51.6 million, debt was about \$2.1 billion, and guidance was withdrawn. Avoid prepaying multi-year terms and negotiate termination and refund rights.	• Third-party price guides list older Shutterstock prices. Third-party guides listed older prices, including \$25 and \$69 plans, so confirm the plan, download count, and 12-month contract on the current page.	• Indemnification is capped at \$10,000. That is lower than Shutterstock's Enhanced tier and Getty's stated uncapped coverage for its generator. Use extended licenses for high-risk uses.

- **The Shutterstock merger was terminated on July 7, 2026.** Getty declined the CMA's requirement to divest Shutterstock's editorial business and has spent about \$60.4 million on the deal. Ask how the failed merger affects pricing and roadmap.

- **Self-serve pricing is the highest of the three.** A creative subscription runs \$225 a month for 10 downloads, a single image \$499, and a five-pack of UltraPack downloads \$1,400. Enterprise, rights-managed, and generative AI pricing are by request, so get all fees in writing.

- **Getty lost its main UK claims against Stability AI.** The High Court dismissed the secondary infringement claims in November 2025. The ruling weakens one argument for Getty's moat.

- **Annual plans auto-renew without a mid-term refund.** Calendar a reminder 30 days before renewal and keep the cancellation confirmation.

- **Consumer-site reviews are poor.** A third-party review reports 1.2/5 and billing disputes. Check your invoice and renewal settings.

- **No public statement on the terminated merger was found.** Ask your account team about the strategy and any contract changes.

- **Cancellation after 14 days costs up to half the remaining annual commitment.** Choose monthly billing unless you are sure of the volume.

- **Credit packs expire and cannot be combined with subscription credits.** Estimate credit needs before buying packs.

- **Users criticize cost, credits, and a limited selection.** Test search results on your subject matter before committing.

The Decision Framework

Choose Getty Images if:

- You need editorial coverage, rights-managed licenses, or indemnified AI generation that the others do not offer at the same depth.
- You have negotiated termination and refund rights that account for the going-concern disclosure, and you are not prepaying a long term.
- You have all fees, license terms, and renewal conditions in writing.

Choose Shutterstock if:

- You want a large general library on a predictable monthly plan with simple self-serve buying.
- You have confirmed the plan, download count, and billing basis, and calendared the renewal date.
- You have asked how the failed merger affects your contract and pricing.

Choose Adobe Stock if:

- Your team works in Creative Cloud and wants assets inside Photoshop, Illustrator, and Premiere.
- You prefer a published price list and can accept a \$10,000 indemnification cap, or you buy extended licenses for higher-risk work.
- You have chosen monthly billing or are certain of your volume before committing to a year.

Key Decision Factors

Design decides what you are licensing. Getty is an archive with editorial and rights-managed depth, Shutterstock is a large subscription library with a generator, and Adobe Stock is a collection integrated into design software.

Audience decides which one fits. Getty suits publishers and enterprises that need editorial rights, Shutterstock suits teams that want volume at a predictable price, and Adobe Stock suits designers who work inside Adobe's apps.

Price depends on the plan, and risk depends on the vendor and the cap. A team that licenses 10 images a month models at about \$2,700 for Getty, \$348-\$1,188 for Shutterstock, and \$360-\$1,080 for Adobe Stock, but Getty carries a

going-concern warning, Shutterstock's plans run on 12-month contracts with no mid-term refund, and Adobe's indemnification is capped at \$10,000.

The Bottom Line

- A publisher or enterprise needing editorial rights should shortlist Getty and negotiate termination, refund, and asset-retention terms before signing.
- A team that wants a deep library at a low price should shortlist Shutterstock and confirm the plan and renewal terms in writing.
- A Creative Cloud team should start with Adobe Stock and buy extended licenses for the highest-risk uses.

No vendor in this comparison is perfect. Getty has the deepest editorial archive, the highest self-serve prices, and the most serious financial warning. Shutterstock has the best-reviewed library and the lowest price per image, with auto-renewal terms that favor the vendor. Adobe Stock has the clearest prices and integration, with the lowest indemnification cap and a cancellation fee. Every vendor here carries pricing or contract friction. The choice is which risks your team can absorb.