

App Store complaint report

Affirm: Buy now, pay over time · Affirm, Inc. · current version v4.105.3

Generated 2026-10-23 from the 300 most recent public App Store reviews across 3 storefronts (2024-08-02 to 2026-10-22).

Metric	Value
Reviews analysed	300 (299 classified by AI)
Average stars (these reviews)	3.42
Reviews with a complaint	100 (33%)
Storefronts	CA 150, US 142, GB 8
All-time App Store rating (US)	4.87 from 1,873,850 ratings

Complaint categories

Category	Reviews	Avg severity (0-3)	Most affected versions
Bugs	65	2.5	v4.104.3 (8), v4.105.1 (5), 3.266.4 (3)
Feature requests	37	2.1	v4.105.1 (3), 3.275.0 (3), 3.252.0 (3)
Pricing / subscription	36	2.2	v4.104.3 (4), v4.105.1 (4), 3.280.0 (2)
UX / design	18	2.2	3.275.0 (3), 4.78.3 (2), 3.276.1 (2)
Performance	12	2.4	3.266.4 (2), 4.101.1 (1), 3.298.0 (1)
Crashes / freezes	11	2.9	3.327.0 (2), 3.266.4 (2), 3.314.1 (1)
Ads	1	2.7	v4.105.1 (1)

Trend by version (newest first)

Version	Reviews	Avg stars	Complaint share
4.103.2	3	2.3	67%
4.101.3	2	4.5	0%
4.101.1	1	1.0	100%
4.98.2	1	1.0	0%
4.98.1	1	3.0	100%
4.95.2	2	3.0	50%
4.95.1	4	2.0	75%
4.94.1	1	1.0	0%

Representative quotes

Bugs

“Worst financial app experince – This is hands down one of the worst apps and services I have ever used. Zero customer service. Agents are consistently rude, unhelpful, and clearly not trained to resolve issues. Every interaction feels like they are doing you ” (1★, v3.327.0, CA, 2026-01-20)

“USELESS APP – All the described before issues happened to me. Except that I tried to contact tech support. Which told me to try to clean cookies or use another device to sign in (very helpful, especially after I did all of this before contact support) We did n” (1★, v3.266.5, CA, 2024-12-09)

Feature requests

"Don't change your phone number or you'll be locked out of your app. - I changed my phone number and no longer have access to my old one. Because of this, I can't log into either the app or the website. The only recovery option appears to be an email verificati" (1★, v4.80.2, GB, 2026-07-13)

"Non functioning - The support on here directs you to the main website. They don't have a chat button and it's so hard to locate the right help. Guess what? Nothing for the app. I have trying to sign in and it requires a passcode now. I set up the first and the" (1★, v4.78.3, CA, 2026-07-08)

Pricing / subscription

"Not an advocate for you - They changed the app and now I can't read anything on it,all the numbers are stacked on top of each other and the words are stacked as well but only can see half the numbers. The older version was much easier to read and understand. I" (1★, vv4.104.3, US, 2026-10-18)

"Stressful for no reason - Every time I make a payment, it won't go through. The app took ONE payment but that's because I had to make it through iMessage, and it didn't even go through until like a week later. I have the money to make the payments for my phone" (1★, v3.266.0, CA, 2024-11-14)

UX / design

"UI sucks - Service is the best but I'm app it's self kinda sucks the user interface is not very good, it's just to basic does not tell you how much you are qualified for it would also be nice if they had a list of places that use it." (3★, v3.280.0, CA, 2025-02-22)

"Awful update - Absolute trash update that changes the layout/gui of the app. Now no longer can see how much is owed next and when without going two or more clicks into the app. First click to go into the plan, second click and scroll to go to the very bottom" (1★, v3.276.1, CA, 2025-01-29)

Performance

"Too many bugs - I've been trying multiple times to sign in and it's already having problems just trying to type in my code and it would just freeze and only works if I type fast, any slower it'll freeze the screen. Even if I am signed in it just show a loading" (1★, v3.265.1, CA, 2024-11-09)

"Affirm - SLOW ASF PROCESSING payments then it's gone by the time!!!" (1★, v3.265.0, CA, 2024-11-08)

Crashes / freezes

"App doesn't work - It asks me to create a passcode. I can enter it once, but it freezes when I re-enter. I have tried deleting the app and re-installing 2x." (1★, v4.101.1, CA, 2026-10-05)

"Stuck at re-enter password - Try to open Affirm app today, got prompted to use mobile number to log in, then verified with 6-digit code sent to my phone. A screen popped up to creat password, next screen to re-enter password, but the keypad has no response on " (1★, v4.78.3, CA, 2026-07-11)

Ads

"I hate this app - I can't stand the way that instead of allowing me to sign in and pay my bill or do whatever I need to do Affirm keep trying for me to check my spending power. I then try to go to the website just to take care of my bill and it gives me all th" (1★, vv4.105.1, US, 2026-10-21)

The 10 most important fixes

1. Fix login / account access [Bugs · 31 reviews · avg severity 2.8/3 · versions v4.104.3, 4.78.3]

Audit the sign-in flow (SSO, password reset, verification emails) on the latest version; add clear error messages.

"Signin/Login Endless Loop - App doesn't work. Goes into endless signin/login loop." (1★, US)

2. Answer support requests [Bugs · 27 reviews · avg severity 2.5/3 · versions v4.105.1, 3.251.0]

Add an in-app contact option and reply to these App Store reviews; Apple lets developers respond publicly.

"No customer service at all - No way to reach live agent, no email, no phone number. Instagram messages are unanswered. No way to resolve issues and to get answers. Don't use their services. No customer support at all." (1★, CA)

3. Soften the redesign backlash [UX / design · 11 reviews · avg severity 2.3/3 · versions 3.275.0, 3.280.0]

Explain the change in-app, restore the most-missed option, or offer a setting for the old behaviour.

"I can't view my account! - you updated the program and now my old version on 16 iOS does not open. How can I view my account if I can not update the version of iOS? guys you should think not

only about those who have new phones but also abo” (1★, CA)

4. Ship the most requested feature [Feature requests · 14 reviews · avg severity 1.6/3 · versions 3.275.0, 3.283.0]

Read the quotes below for the exact request; consider a public roadmap.

“Allow payment from credit card – I would prefer the payment of affirm from credit card please allow it.” (1★, CA)

5. Fix in-use crashes and freezes [Crashes / freezes · 6 reviews · avg severity 2.9/3 · versions 3.266.4, 3.274.0]

Match quoted actions to crash reports; ship a hotfix for the top stack trace.

“Scammers – Tried to buy something on Amazon and pay with affirm. They take down payment but the next page crashes. They are nothing like klarna. This is a sorry excuse of a loan firm.” (1★, CA)

6. Make trials and renewals transparent [Pricing / subscription · 4 reviews · avg severity 2.2/3 · versions 4.95.1, 3.333.2]

Show the renewal date and price before the trial ends; link to cancellation. Surprise charges drive 1-star reviews and refunds.

“Be careful! – If you will use Affirm, make sure the merchant will not charge you a return fee when using Affirm. Wayfair charged me \$31 bucks for an item I sent back. Their reasoning is that because I use Affirm, that I am not be able to av” (1★, CA)

7. Justify or adjust the price [Pricing / subscription · 4 reviews · avg severity 2.1/3 · versions 3.253.1, 3.314.0]

Test a cheaper tier, annual discount or one-time purchase; show what paid users get.

“Crazy interest rates !! – Making you pay twice the price easily ... and the down payment is insane ... never gonna go with it ever again ... nah thank you” (1★, CA)

8. Fix features broken by the latest update [Bugs · 2 reviews · avg severity 2.9/3 · versions 3.266.4, v4.105.1]

Add regression tests for the features users name in these reviews before the next release.

“Update no longer good – You told me to update is mandatory so I did and the update button just freezes up and doesn’t let me go into my account anymore. I can’t see anything it’s frozen I have tried going into my settings and nothing works.” (1★, CA)

9. Fix notifications [Bugs · 2 reviews · avg severity 2.3/3 · versions v4.104.3]

Check notification delivery and let users control frequency in settings.

“Doesn't show up to date info – Email alerts are more up to date than its own app. Got an email notification of a refund, my bank statement shows that refund, but Affirm's own app doesn't. Pathetic.” (1★, US)

Method: the most recent public App Store reviews across up to 6 storefronts, collected via a third-party Apify scraper, plus the iTunes Lookup API. Reviewer names are not included. Each review was classified by TypeSafe Jev AI (7 complaint categories, 18 specific issues, severity 0-3); fixes are the specific issues ranked by number of complaining reviews × average severity. Advice lines are generic starting points; the quotes are the evidence. AI can misclassify: check the quotes. Not affiliated with Apple. Reply within 7 days for one free clarification.