

App Store complaint report

Afterpay: Pay over time · Afterpay · current version 1.146.0

Generated 2026-10-23 from the 300 most recent public App Store reviews across 2 storefronts (2021-05-08 to 2026-10-21).

Metric	Value
Reviews analysed	300 (300 classified by AI)
Average stars (these reviews)	1.83
Reviews with a complaint	220 (73%)
Storefronts	US 183, CA 117
All-time App Store rating (US)	4.91 from 752,834 ratings

Complaint categories

Category	Reviews	Avg severity (0-3)	Most affected versions
Bugs	141	2.5	1.143.0 (19), 1.145.0 (14), 1.142.0 (14)
Pricing / subscription	110	2.4	1.143.0 (15), 1.142.0 (13), 1.140.0 (12)
Feature requests	52	2.1	1.142.0 (7), 1.47.3 (5), 1.145.0 (4)
UX / design	19	2.2	1.142.0 (3), 1.145.0 (2), 1.144.0 (2)
Performance	14	2.4	1.144.0 (3), 1.142.0 (3), 1.145.0 (2)
Crashes / freezes	10	2.8	1.139.1 (2), 1.145.0 (1), 1.128.1 (1)

Trend by version (newest first)

Version	Reviews	Avg stars	Complaint share
1.146.0	15	2.1	80%
1.145.0	27	1.6	85%
1.144.0	24	1.8	62%
1.143.0	34	1.5	82%
1.142.0	32	1.6	78%
1.141.0	9	2.3	67%
1.140.0	23	1.8	65%
1.139.1	22	1.8	73%

Representative quotes

Bugs

“App not working properly – I just downloaded the app to apply and it doesn’t work. It has broken link. It won’t even allow me to create an account. Please fix this problem.” (1★, v1.145.0, US, 2026-10-08)

“Glitchy – I can’t get it to work at all so idk” (1★, v1.144.0, US, 2026-09-05)

Pricing / subscription

“This app is ok could be better – I haven’t used this app an year and the last time I used it I went through some stuff like all people missed one payment of \$13.45 watch I’ve been paid back and I still can’t use the app it’s ridiculous and very unfair when now” (1★, v1.142.0, US, 2026-08-16)

“Their PROMOS are FRAUD – I’m an avid user of Afterpay after they fooled me on my 1st Christmas with their service. They initially offered a promo of \$25 off to use for the holidays, as for me that’s

been struggling paycheck-paycheck this is a big help for me. " (1★, v1.128.1, CA, 2026-01-07)

Feature requests

"No Afterpay Card Canada – Can't add the Afterpay card to my wallet so I can use it in store! This is really annoying! Why announce a feature that doesn't work or one that you haven't actually implemented or haven't tested to ensure it's useable? I'll be uninst" (2★, v1.138.0, CA, 2026-06-13)

"It sucks! – Would like to leave zero stars but it won't allow that. Anyways.. tried creating an account so many times but it would even send me a code to get my acct started. It doesn't have any other options to send to code to ☐ really wanted to try this app " (1★, v1.53.0, CA, 2022-04-15)

UX / design

"Would give one star if I could, way behind Klarna. Use Klarna much better app, no comparison – Horrible customer support, rude, app is awful to navigate" (1★, v1.142.0, CA, 2026-08-14)

"Garbage – Afterpay used to be convenient, but my experience has been frustrating. The app has become unreliable, customer support is slow and often unhelpful, and resolving account issues takes far longer than it should. The app can be confusing, and it feels " (1★, v1.142.0, US, 2026-08-06)

Performance

"Terrible loading – Ever since this app was updated it no longer loads up or i have to close it for it still not open. Terrible app as of NOW" (1★, v1.143.0, US, 2026-08-29)

"Inaccessible customer service and random freezes – They froze my account till I could prove I'm a rea person. They asked for one bill and a drivers license. I provided 2 bills a lease agreement and my drivers license and theres still a freeze on my account a w" (1★, v1.140.0, US, 2026-07-14)

Crashes / freezes

"Stalls on stores – Freezes on certain stores" (2★, v1.139.1, US, 2026-06-26)

"Not a good app. – I downloaded the app and signed in. It than takes me to another page that says don't miss out on the important things. I can touch anywhere and does nothing. I have removed the app and downloaded it again but the same thing happens." (1★, v1.68.0, CA, 2022-11-14)

The 10 most important fixes

1. Answer support requests [Bugs · 108 reviews · avg severity 2.5/3 · versions 1.142.0, 1.140.0]

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

"Terrible. – I would give this app 0 stars if I could. They do not screen their merchants for fraud, so I quite literally got scammed out of 90\$, and the merchant is ghosting me so I have no way of getting a refund. Received an email after r" (1★, US)

2. Fix login / account access [Bugs · 68 reviews · avg severity 2.6/3 · versions 1.143.0, 1.142.0]

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

"Is this app a joke? – I literally cannot login in any way I tried. I put my email and password it says it doesn't recognize. Then I create new account and it says you already have an account. Then I choose forgot password and reset my passw" (1★, CA)

3. Make trials and renewals transparent [Pricing / subscription · 28 reviews · avg severity 2.4/3 · versions 1.144.0, 1.143.0]

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

"Doesn't work half the time.. but they'll make sure they charge your card. – Target never works on the app, and Walmart never goes through, but will still make sure to charge your debit card! So if you need something in a pinch, don't count " (2★, US)

4. Soften the redesign backlash [UX / design · 14 reviews · avg severity 2.2/3 · versions 1.144.0, 1.142.0]

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

"New gift card system – Don't get gift cards here anymore the new system introduced is horrible. I got a JcPenny gift card (e-gift card) and JcPenny is not honoring them and the company is saying issues continue to pay. Buyer beware. The " (1★, US)

5. Justify or adjust the price [Pricing / subscription · 9 reviews · avg severity 2.5/3 · versions 1.143.0, 1.142.0]

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

"Can't get a loan - Stupid that you have to pay 100 dollars before you can use any money this app just being reported as a waste of time and fraud saying you can get a loan the saying you have to pay 100 dollars before you can use it when no" (3★, US)

6. Fix in-use crashes and freezes [Crashes / freezes · 7 reviews · avg severity 2.5/3 · versions 1.143.0, 1.145.0]
Match quoted actions to crash reports; ship a hotfix for the top stack trace.

"Buggy App! - The app freezes and crashes quite a bit with certain retailers (Wal-Mart especially). Probably going to stop using as I've had problems in the past. Good concept but poor execution." (1★, US)

7. Rethink usage limits [Pricing / subscription · 7 reviews · avg severity 2.1/3 · versions 1.140.0, 1.139.1]

Users read hard limits as a cash grab; consider softer limits or earning more through use.

"No transparency - I have had perfect payment. Though they keep lowering the number of things I can have out at once. There is no where that tells you your limit. They just say pay off orders when you try to use it. I paid off four orders an" (1★, US)

8. Simplify navigation [UX / design · 6 reviews · avg severity 2.3/3 · versions 1.68.0, 1.142.0]

Run a quick usability test on the screens users mention; remove extra taps and pop-ups.

"Afterpay card - It says tab for card or should I say 5 tabs and in my app I only see 2 tabs one says shop and the other said my afterpay... I was told by support that it is now launched in Canada for Afterpay card but if that's the case why c" (2★, CA)

9. Ship the most requested feature [Feature requests · 6 reviews · avg severity 1.8/3 · versions 1.144.0, 1.62.0]

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

"Love the app however... - I love the app however it doesn't take Visa Debit Prepaid and my bank's debit cards. I hope in the next update it would take prepaid cards and bank (interac) debit cards as I don't want to use my credit card too ofte" (3★, CA)

10. Ease paywall pressure [Pricing / subscription · 3 reviews · avg severity 2.7/3 · versions 1.142.0, 1.143.0]

Keep core features usable for free users or explain clearly what is paid; show the paywall less often.

"Charging Finance Fee - I love Afterpay up until today when they started charging finance fee for even small purchases plus you can't use a credit card anymore for down payment - I have two open loans after I'm doing paying them off - I'm ge" (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.