

App Store complaint report

Ally: Bank, Auto & Invest · Ally Financial Inc. · current version 26.20.0

Generated 2026-10-24 from the 300 most recent public App Store reviews across 1 storefronts (2026-07-25 to 2026-10-22).

Metric	Value
Reviews analysed	300 (299 classified by AI)
Average stars (these reviews)	2.85
Reviews with a complaint	165 (55%)
Storefronts	US 300
All-time App Store rating (US)	4.65 from 114,147 ratings

Complaint categories

Category	Reviews	Avg severity (0-3)	Most affected versions
Bugs	122	2.4	26.19.0 (26), 26.16.0 (24), 26.18.0 (20)
Performance	51	2.3	26.18.0 (11), 26.19.0 (10), 26.16.0 (7)
Feature requests	40	2.2	26.18.0 (8), 26.16.0 (8), 26.19.0 (7)
UX / design	33	2.1	26.19.0 (7), 26.18.0 (7), 26.16.0 (5)
Crashes / freezes	23	2.7	26.18.0 (6), 26.19.0 (4), 26.16.0 (3)
Pricing / subscription	12	2.5	26.18.0 (5), 26.19.0 (2), 26.15.0 (2)
Ads	1	1.2	26.19.0 (1)

Trend by version (newest first)

Version	Reviews	Avg stars	Complaint share
26.19.0	44	2.2	73%
26.18.0	46	2.4	61%
26.17.0	42	3.0	50%
26.16.0	54	2.8	59%
26.15.0	38	3.1	47%
26.14.0	38	3.3	42%
26.13.0	35	3.6	46%
26.12.0	2	1.0	50%

Representative quotes

Bugs

“What happened? – This app used to work fine but I’ve literally not been able to get past the home screen and log on for over 3 months. I assumed it was just a temporary bug, but its never been fixed. Deleting” (1★, v26.15.0, US, 2026-08-21)

“Mobile Investment Interface is Half-baked and NEEDS A lot of Work – I have been using Ally Bank for almost 7 years now. I have always had issues with their investment platform and it seems every time I try to access it online. I have to re-verify my email and ” (2★, v26.19.0, US, 2026-10-14)

Performance

"App super slow to load – I absolutely love ally in terms of services offered, customer service, and the functionality of the app once you log in. However, the app is excruciatingly slow to load. Upon signing in, it takes over one minute (I just timed the app l" (3★, v26.19.0, US, 2026-10-21)

"Slow – The app is always very slow to load all the features and functionality" (2★, v26.16.0, US, 2026-09-01)

Feature requests

"...many times do I have to tell you I'm here to manage MY MONEY!!! I don't care about all these tools. It's one thing to have them as optional, another to shove it down my throat. 2.) I don't need these tips about how to afford my pumpkin spice latte, or how m" (1★, v26.18.0, US, 2026-10-01)

"Good bank, not good app – I think we're at a point where we know what makes a good app, and specifically what makes a good banking app. Keeping itself up-to-date, providing key features like mobile deposits, transfers, different kinds of reports and the like. " (3★, v26.17.0, US, 2026-09-22)

UX / design

"...or even traditional institutions like Bank of America. While I appreciate the value of their high-yield savings products, the user interface simply doesn't reflect the quality of their banking services. My biggest frustration is having to acknowledge the priv" (3★, v26.16.0, US, 2026-08-28)

"Extremely nonfunctional with large text – You can't have your text size on IOS be anything but 100%, nothing over, or you can't read or navigate the app. Extremely inaccessible" (1★, v26.19.0, US, 2026-10-12)

Crashes / freezes

"App doesn't even work – Even after updating, this app just stays stuck on the loading screen. Absolutely worthless app. No idea how it has such a high rating." (1★, v26.17.0, US, 2026-09-16)

"Broken can't use on iPhone 15 pro max – Unable to use your app it can't even login it loads then asked for me to re enroll in Face ID and register the device and loads a white screen or freezes mid prompts I am currently unable to pay or access any of my accou" (1★, v26.16.0, US, 2026-09-04)

Pricing / subscription

"...stolen and shut it off without asking or telling me. They cannot, or will not unlock it. So, now it's Friday, I have no access to money, some autopays are going to be refused, and it's 7-10 days before I will get the new card. Even though it was THEIR SCREW-U" (1★, v26.19.0, US, 2026-10-09)

"Worse than in Person Banking – Ally sells itself as better than in person because you always have access to your money and support. Sure support lines are always open, but they don't do anything helpful. When I was mugged last year, I flagged a bunch of Ally t" (1★, v26.14.0, US, 2026-08-05)

Ads

"Annoying – 1. Dark mode is nice except for the white flash after login. 2. Dislike advertising other services on the main screen, above my account balances. I have to scroll past advertisements to see my balance. I even see an ad for an offering I already hav" (2★, v26.19.0, US, 2026-10-11)

The 10 most important fixes

1. Fix login / account access [Bugs · 58 reviews · avg severity 2.6/3 · versions 26.16.0, 26.19.0]

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

"Can't log in – I've used Ally for a long time. There are frequent issues with logging in. It's annoying that every time I open the app, there's a new update, and that update for some reason means I have to verify my password again with my e" (1★, US)

2. Answer support requests [Bugs · 47 reviews · avg severity 2.5/3 · versions 26.18.0, 26.16.0]

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

"Awful Customer Setvice – I had a terrible experience both with the bank and with customer service trying to fix what should have been a normal deposit from my Ally account where a check I wrote to another bank for \$30k was declined for no a" (1★, US)

3. Fix in-use crashes and freezes [Crashes / freezes · 17 reviews · avg severity 2.5/3 · versions 26.18.0, 26.16.0]

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

“...great Ally is as a bank, I’ve considered opening other accounts, but if every time I try to check up on my car loan the app freezes then I’m not about put my money into a place I can’t regularly check.” (2★, US)

4. Speed up loading [Performance · 18 reviews · avg severity 2.2/3 · versions 26.18.0, 26.19.0]

Profile cold start and the slowest screens on older devices; cache content.

“Extremely slow loading – The app works good for the most part except when you open the app just to check your balance. It takes forever at least 2 to 3 minutes just to load up your balance even if you have full service or on Wi-Fi it doesn’t” (3★, US)

5. Simplify navigation [UX / design · 16 reviews · avg severity 2.0/3 · versions 26.18.0, 26.16.0]

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

“Transfers – Hard to find transfers it was easier before” (2★, US)

6. Soften the redesign backlash [UX / design · 14 reviews · avg severity 2.2/3 · versions 26.16.0, 26.18.0]

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

“Getting worse – Used to be much better. The new UI for checking is terrible, so much less information on the screen at once. Thankfully the savings accounts still have the old UI. Also, dark mode should be toggle-able. The instant transfers” (2★, US)

7. Fix features broken by the latest update [Bugs · 12 reviews · avg severity 2.6/3 · versions 26.16.0, 26.15.0]

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

“Check Images Problem – After years of working flawlessly, the app no longer can display images of posted checks. I can see them fine using a web browser, but not using the app. iOS 26 and now 27 on an iPhone 14 Plus.” (4★, US)

8. Fix crash on launch [Crashes / freezes · 9 reviews · avg severity 2.9/3 · versions 26.18.0, 26.15.0]

Check crash logs (Xcode Organizer / Crashlytics) for the affected version and device models first.

“Horrific – Has to be a bottom 3 banking app. Just horrendously slow. Constantly crashes. Never loads in the first attempt to open. The list can go on.” (1★, US)

9. Stop data / progress loss [Bugs · 8 reviews · avg severity 2.3/3 · versions 26.16.0, 26.17.0]

Reproduce sync and restore paths; add server-side backup and a visible “restore” option.

“Love the Buckets but they lost our buckets! – The bucketing feature is great when it works. It glitches all the time! Recently there was a glitch threat erased our buckets and they never came back. I called and messaged on multiple occasi” (2★, US)

10. Ship the most requested feature [Feature requests · 6 reviews · avg severity 1.6/3 · versions 26.18.0, 26.13.0]

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

“Pretty glitchy and hard to navigate – I wish my money would deposit and withdrawal faster. It also makes me nervous that the screens exit and have to re-load more than once per transaction. I also had to look up how to add money to my accou” (2★, 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.