

App Store complaint report

Chime® - Mobile Banking · Chime Financial, Inc. · current version 5.349.0

Generated 2026-10-23 from the 300 most recent public App Store reviews across 1 storefronts (2026-10-03 to 2026-10-22).

Metric	Value
Reviews analysed	300 (300 classified by AI)
Average stars (these reviews)	3.65
Reviews with a complaint	71 (24%)
Storefronts	US 300
All-time App Store rating (US)	4.83 from 1,628,551 ratings

Complaint categories

Category	Reviews	Avg severity (0-3)	Most affected versions
Pricing / subscription	35	2.3	5.348.0 (17), 5.347.0 (11), 5.346.0 (5)
Bugs	26	2.4	5.348.0 (15), 5.347.0 (8), 5.346.0 (2)
Feature requests	21	2.3	5.348.0 (10), 5.347.0 (7), 5.346.0 (3)
UX / design	6	2.2	5.348.0 (3), 5.347.0 (3)
Performance	6	2.3	5.347.0 (5), 5.346.0 (1)
Crashes / freezes	3	2.7	5.348.0 (2), 5.347.0 (1)
Ads	1	2.2	5.347.0 (1)

Trend by version (newest first)

Version	Reviews	Avg stars	Complaint share
5.349.0	16	3.9	25%
5.348.0	130	3.6	25%
5.347.0	100	3.5	23%
5.346.0	54	3.9	20%

Representative quotes

Pricing / subscription

“Don’t do it. – This bank changes it stuff all the time. One month I’ll have overdraft, next I won’t. Been with the bank for almost 8 years and the past few years it has gotten so much worse. They are very invasive, will kick stuff constantly with no excuse. Y” (1★, v5.347.0, US, 2026-10-13)

“UNSAFE APP – No way of getting money back once sent. Not protected like paypal does. I lost \$400 through this app. Never will use again.” (1★, v5.347.0, US, 2026-10-11)

Bugs

“Awful bank connections – I added money to my bank account then synced the account on chime like 3 times each time it says there weren’t enough funds or it couldn’t confirm even though each time it had already synced the amount I had on the bank I was trying to” (1★, v5.348.0, US, 2026-10-20)

“Dumbest decision. – Wanted to open an account to save money for emergencies etc. had a percentage of my paycheck put in every week and eventually was sent a debit card. It didn’t work. App said CVV didn’t match up. I wasn’t too upset but it wouldn’t let me tra” (1★, v5.348.0, US, 2026-10-19)

Feature requests

“Great in theory – I have enjoyed banking with chime, but a lot of things that make this app great are just unusable now in the UI. For example, the split paycheck feature doesn’t work. I can no longer drag my options. They just completely disappear when I try.” (3★, v5.347.0, US, 2026-10-08)

“Mobile check deposit – I got frauded by someone else so their check bounced. I figured out it was fraud and tried to call Chime to tell them the check was going to bounce. They said there was nothing that they could do about it. But then they took away th” (1★, v5.348.0, US, 2026-10-16)

UX / design

“Send money – It want let me send or add money please fix this asap when I try to send the keyboard won’t move when I press “check” button so I can press submit...” (1★, v5.348.0, US, 2026-10-14)

“Bait and switch – I have been with Chime for a few years. Today I go to the app to locate a Fee after ATM. It said there’s two in my area. I send my nephew to get the money. Yea they charged him \$4.25 then Chime had the audacity to charge an additional \$2.50 ” (2★, v5.347.0, US, 2026-10-09)

Performance

“Don’t Open account – Are the worst. If someone stole your money they don’t do anything for help you, your money with them is not safe. The no response and take to long” (1★, v5.346.0, US, 2026-10-03)

“Holds on deposited checks are 8 days or longer – JUST A HEADS UP: For those who want to deposit a check with chime... I deposited a small check for less than \$75 from my insurance company. The check obviously cleared, my last one cleared my bank instantly. Chim” (1★, v5.347.0, US, 2026-10-08)

Crashes / freezes

“Does Not Work – The app does not work. It does not advance beyond the email and telephone number screen.” (1★, v5.348.0, US, 2026-10-15)

“Horrible app kicks you out – This app is horrible. Constantly kicks you out. I have to go on the actual website because the app does not work and constantly ask me to verify myself” (1★, v5.348.0, US, 2026-10-14)

Ads

“Te quedan pegados los – No se mueven y uno puede perder un juego que hay un dinero por culpa del anuncio no se mueve” (1★, v5.347.0, US, 2026-10-11)

The 10 most important fixes

1. Answer support requests [Bugs · 53 reviews · avg severity 2.4/3 · versions 5.348.0, 5.347.0]

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

“Couldn’t resolve the problem – So I guess I’m switching banks by the end of the year, I have been a loyal customer to chime since December 2020 currently I’ve been having issue paying my car bill in the last few months for Chrysler capital ” (1★, US)

2. Fix login / account access [Bugs · 11 reviews · avg severity 2.6/3 · versions 5.348.0, 5.346.0]

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

“Unable to rate 0 stars – These people are thieves. They will allow someone to access your account and change your login information. The fraud claims department will not accept accountability and blame you for “sharing your information”” (1★, US)

3. Make trials and renewals transparent [Pricing / subscription · 10 reviews · avg severity 2.4/3 · versions 5.348.0, 5.346.0]

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

“Was all good till I had a dispute! Do not get! They will not help. – I opened my Chime account in January 2026. I became a Chime Plus user depositing \$200 plus every two weeks from paychecks. Everything was going fine until I tried making a” (1★, US)

4. Soften the redesign backlash [UX / design · 6 reviews · avg severity 2.1/3 · versions 5.347.0, 5.348.0]

Explain the change in-app, restore the most-missed option, or offer a setting for the old behaviour. “app – I can’t find my credit card on here at all. Also, I hate the way to design is SetUp. You should

be able to see all your accounts on the first page possibly look at Capital One. SetUp looks so much nicer and cleaner easier to use.” (1★, US)

5. Simplify navigation [UX / design · 3 reviews · avg severity 2.3/3 · versions 5.348.0, 5.347.0]

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

“HORRIBLE APP – I called customer support bc I got scammed from fb market place and I paid someone from chime. I contacted human resources (chime support) and they told me that basically it was nothing they could do.... Not even file a report,” (1★, US)

6. Ship the most requested feature [Feature requests · 3 reviews · avg severity 2.0/3 · versions 5.347.0, 5.348.0]

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

“Need more options – I love the financial freedom chime Gives me for banking however the my pay is way too slow needs my funds need To be more Assessable To me I shouldn’t have to Wait for My funds to build Up before I can request them pleas” (3★, US)

7. Improve content quality [Feature requests · 3 reviews · avg severity 1.8/3 · versions 5.347.0, 5.348.0]

Review the content areas users name; add a "report a problem" button on content.

“Horrible! – This is the fifth card I have received and the CVV is incorrect.” (1★, US)

8. Justify or adjust the price [Pricing / subscription · 2 reviews · avg severity 2.1/3 · versions 5.347.0, 5.348.0]

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

“Not worth the fees – I’m unsure who’s idea it was to start using Chime, but its not worth it! The fees are ridiculous compared to other companies.” (1★, US)

9. Fix notifications [Bugs · 2 reviews · avg severity 1.5/3 · versions 5.348.0, 5.349.0]

Check notification delivery and let users control frequency in settings.

“Account balance – Why am I now getting notifications about checking account balances being below the limit. When I initially signed up I didn’t get notices until the balance dropped below \$3, so why has that changed to messages being sent i” (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.