

App Store complaint report

Experian® · Experian · current version 4.2.38

Generated 2026-10-24 from the 300 most recent public App Store reviews across 1 storefronts (2026-08-16 to 2026-10-22).

Metric	Value
Reviews analysed	300 (278 classified by AI)
Average stars (these reviews)	3.44
Reviews with a complaint	94 (31%)
Storefronts	US 300
All-time App Store rating (US)	4.84 from 2,724,838 ratings

Complaint categories

Category	Reviews	Avg severity (0-3)	Most affected versions
Bugs	51	2.5	4.2.34 (15), 4.2.35 (9), 4.2.33 (7)
Pricing / subscription	36	2.2	4.2.34 (11), 4.2.30 (6), 4.2.35 (5)
Feature requests	23	2.2	4.2.34 (8), 4.2.35 (4), 4.2.31 (2)
Ads	17	2.2	4.2.34 (8), 4.2.35 (3), 4.2.30 (3)
UX / design	12	1.9	4.2.34 (4), 4.2.35 (3), 4.2.30 (2)
Crashes / freezes	5	2.5	4.2.29 (2), 4.2.35 (1), 4.2.34 (1)
Performance	4	2.6	4.2.31 (2), 4.2.34 (1), 4.2.29 (1)

Trend by version (newest first)

Version	Reviews	Avg stars	Complaint share
4.2.38	7	3.3	29%
4.2.37	9	4.6	11%
4.2.36	17	3.6	29%
4.2.35	48	3.4	27%
4.2.34	80	3.4	39%
4.2.33	24	3.1	42%
4.2.32	5	4.2	20%
4.2.31	27	3.9	19%

Representative quotes

Bugs

“App doesn’t work at all – After 3 updates the app still doesn’t work. Had been fine for years before. Now all I get is an unknown error message when I try to login. Don’t waste your time. I also love how the App Store deletes negative reviews. Boo to this ” (1★, v4.2.34, US, 2026-10-03)

“Awful Customer experience – I am having an issue with creating my account, to which the app navigates me to their phone number. When you call this phone number, you will be met with the most unhelpful Ai chat bot I’ve ever dealt with. I’ve been trying to get i” (1★, v4.2.34, US, 2026-09-24)

Pricing / subscription

"Do Not Download – I'm locked out of my account until I pay a subscription fee I want to cancel. I want to cancel and I cannot. I want to delete my account now and I cannot. I have to pay a subscription fee to access my account. There's no reliable way that wor" (2★, v4.2.31, US, 2026-09-08)

"Forcing me to pay subscription to see login to my account – Because my subscription is due they will not allow me to login without paying 24.99" (1★, v4.2.31, US, 2026-09-10)

Feature requests

"Great for score Monitoring, But Push Notifications to Purchase their services is bs – Constantly being plagued with junk from this app - don't like that when I log in it immediately asks me if I want to pay for a membership the answer is always no, then I'm pl" (1★, v4.2.34, US, 2026-09-23)

"Tired of the passkey pop up. – Tiered of every time I login it asks to add a passkey. Can't seem to turn it off even though I am using Face ID. Finally broke down and added a passkey and the stupid app asks to add passkey again when logging in the next time. W" (3★, v4.2.33, US, 2026-09-16)

Ads

"Stopped working – Stopped working 2 days after install. When it did worked, it had way too many ads." (1★, v4.2.35, US, 2026-10-13)

"Nothing But Ads – This app is truly garbage. It's nothing but ads that can't be shut off. I'd love to get alerts about real things that matter to me, like someone stealing credit. Unfortunately, the only thing this app is good for is drowning my phone with " (1★, v4.2.31, US, 2026-09-12)

UX / design

"Is it an app or an ad – It is do bloated with useless deceiving banners and text i just end up getting routed to a loan or CC application. Nothing really useful. Not designed to be on a phone. The only reason i hot this was due to some bank i never used some h" (1★, v4.2.30, US, 2026-09-02)

"Cancellation issue – This app possibly is good. But if you want to cancel your subscription it makes it very hard and confusing cumbersome and takes a long time. They make it a real hassle to cancel. Not like other apps you have to hunt down procedure to cance" (4★, v4.2.34, US, 2026-09-26)

Crashes / freezes

"Could be simpler – Hard to locate freeze" (3★, v4.2.30, US, 2026-09-01)

"Worst than ever! – This app gets worst with every new release...now it initializes and spins and goes back to initializing!! At least the update before this current one got you to the Home Screen even though it initialized and failed with an error and then sent " (1★, v4.2.29, US, 2026-08-22)

Performance

"...6, 2026, I have tried in app help as well and boost keeps disconnecting; again monthly premium of \$24.99 is very inconvenient and slow. Thank you." (1★, v4.2.34, US, 2026-10-06)

"Fix the app – How tf are we constantly moving backwards?? Are you guys slow?" (1★, v4.2.31, US, 2026-09-08)

The 10 most important fixes

1. Fix login / account access [Bugs · 38 reviews · avg severity 2.5/3 · versions 4.2.34, 4.2.35]

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

"2FA Doesn't work – I have 2fa enabled on my account and login with biometrics for my phone enabled. When I login either with biometrics or with my password, it prompts me for 2FA every single time. The text message never comes, but the phon" (1★, US)

2. Answer support requests [Bugs · 34 reviews · avg severity 2.5/3 · versions 4.2.35, 4.2.33]

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

"Worst customer service ever – In the age of AI, we should be utilizing technology in order to better customer service experiences. From the perspective of a corporation as big as experience, I would hope that I was investing my money into t" (1★, US)

3. Fix notifications [Bugs · 24 reviews · avg severity 2.0/3 · versions 4.2.34, 4.2.33]

Check notification delivery and let users control frequency in settings.

"Outright marketing push – The main reason I got this app was to be able to easily freeze and

unfreeze my credit file. Actually questioning my decision, as it turns out this app is mostly a HUGE marketing scam. I receive constant marketing” (1★, US)

4. Make trials and renewals transparent [Pricing / subscription · 16 reviews · avg severity 2.4/3 · versions 4.2.34, 4.2.30]

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

“Horrible app – Horrible app I use the free version once and now I have a charge of \$27.05 i don’t know how I end it up with I subscription I called and cancelled but they don’t refund” (1★, US)

5. Justify or adjust the price [Pricing / subscription · 14 reviews · avg severity 2.3/3 · versions 4.2.34, 4.2.30]

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

“Always want more money – They charge you to look at the app then you have to spend more money to refresh Equifax and TransUnion. Not cool. Not worth it.” (2★, US)

6. Improve content quality [Feature requests · 15 reviews · avg severity 2.1/3 · versions 4.2.30, 4.2.31]

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

“Worst Credit Bureau – Experian always reports credit scores inaccurately both TransUnion and Equifax report my credit score 50 points higher than Experian. I have excellent credit no blemishes no missed payments rarely carry a credit card b” (1★, US)

7. Reduce ad frequency and length [Ads · 13 reviews · avg severity 2.3/3 · versions 4.2.34, 4.2.35]

Cap ads per session, avoid unskippable video, and never show ads in the middle of a core task.

“Ads in Notifications – I pay for the credit / identity monitoring and I expect notifications for that so I leave them on. But instead they get used for marketing and advertising, which is mostly what this app is anyway. Experian needs a sep” (2★, US)

8. Ease payroll pressure [Pricing / subscription · 7 reviews · avg severity 2.1/3 · versions 4.2.29, 4.2.28]

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

“Make it Easier to Freeze for Free – Title says it all, the websites clearly set up to push you towards their paid “premium” services, its not super intuitive to just perform the free credit score freeze they have to provide per federal law.” (1★, US)

9. Simplify navigation [UX / design · 7 reviews · avg severity 1.9/3 · versions 4.2.29, 4.2.30]

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

“Garbage – It’s so bloated with offers that it’s hard to find where to go to submit a fraud dispute.” (1★, US)

10. Ship the most requested feature [Feature requests · 3 reviews · avg severity 1.7/3 · versions 4.2.34]

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

“Shut Up! – This app will not stop sending me incessant ad notifications. I downloaded this to monitor potential identity theft, I do not want to know about credit card offers. Im genuinely worried that I’ll miss someone stealing my credit c” (1★, US)

Method: the most recent public App Store reviews across up to 15 storefronts, from Apple’s public customer-reviews feed (a third-party scraper as backup), 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.