

App Store complaint report

Klarna: Smarter everyday money · Klarna Bank AB · current version 26.42.283

Generated 2026-10-23 from the 300 most recent public App Store reviews across 3 storefronts (2026-08-19 to 2026-10-22).

Metric	Value
Reviews analysed	300 (300 classified by AI)
Average stars (these reviews)	3.34
Reviews with a complaint	112 (37%)
Storefronts	GB 100, US 100, CA 100
All-time App Store rating (US)	4.86 from 2,472,518 ratings

Complaint categories

Category	Reviews	Avg severity (0-3)	Most affected versions
Bugs	67	2.4	26.41.293 (15), 26.40.314 (9), 26.42.283 (9)
UX / design	44	2.3	26.34.273 (7), 26.40.314 (6), 26.36.254 (6)
Pricing / subscription	42	2.3	26.41.293 (17), 26.42.283 (9), 26.40.314 (4)
Feature requests	37	2.2	26.41.293 (8), 26.37.262 (7), 26.40.314 (6)
Performance	9	2.1	26.41.293 (2), 26.34.273 (2), 26.42.283 (1)
Crashes / freezes	6	2.4	26.39.296 (2), 26.4.219 (1), 26.41.293 (1)
Ads	3	2.4	26.42.283 (1), 26.39.296 (1), 26.34.273 (1)

Trend by version (newest first)

Version	Reviews	Avg stars	Complaint share
26.42.283	49	3.6	29%
26.41.293	106	3.8	25%
26.40.314	40	3.6	38%
26.39.296	32	3.4	34%
26.38.232	15	2.9	40%
26.37.262	16	2.6	69%
26.36.254	9	2.0	78%
26.35.275	10	1.9	60%

Representative quotes

Bugs

“Save yourself some time and energy – First time trying the app. Payment timed out (failed on merchant’s side), Klarna’s internal system somehow marked the transfer as complete and refused to retry. I was unable to complete the purchase several times over their” (1★, v26.37.262, CA,

2026-09-17)

“Buggy – Everytime I have to confirm my identity the camera stops working so I can’t actually use it” (1★, v26.39.296, GB, 2026-10-04)

UX / design

“Stupid changes – Terrible UI changes are confusing and autopay settings turned themselves OFF with one of the recent updates.” (1★, v26.42.283, US, 2026-10-20)

“The Worst – I wrote a review of this app before, but interestingly I see it’s been deleted. Very suspicious. Anyway, I finally deleted this app after years of complaining. Terrible UX experience, constantly changing the Ui, constantly making you re-login afte” (1★, v26.35.275, CA, 2026-09-05)

Pricing / subscription

“Lost a customer – I regularly used the Klarna card in app to use in shops that didn't have Klarna as an option but now you have changed it so you only use that if you pay a monthly fee which I certainly won't be doing I will just use another pay later service ” (1★, v26.41.293, GB, 2026-10-16)

“Can't link bank – It's the easiest thing putting money into the account, but you can't get it out of the account without paying their fees. They will state they'll let you link your bank and they won't. Doesn't work. Scam” (1★, v26.41.293, US, 2026-10-17)

Feature requests

“Ruined a great app bringing back Stocard! – Stocard used to be the best app for loyalty cards. Since Klarna took it over, the experience is terrible. Every time I open app to scan a card , it bugs me to add a payment method or make a payment through Klarna , I ju” (1★, v26.34.273, CA, 2026-08-31)

“Allow users to set up their preferences – I don’t want to set up payments, I only want to see my cards and I want to see them as soon as the app opens. Let me toggle off the options I don’t want visible on my dashboard.” (1★, v26.36.254, CA, 2026-09-06)

Performance

“keeps getting worse – They acquired Stocard and have continued to make it worse and worse and worse with every update. I used to be able to quickly access my loyalty cards. Now it loads so slowly and requires me to sign in and then select loyalty cards before ” (1★, v26.34.273, CA, 2026-08-26)

“Won’t take my credit card – I set up my account while leasing an Apple Watch at the Apple Store they took my Discover card. Klarna took my card approved my lease and now I missed my first payment. Now I’m trying to link my bank account and I’m still having pr” (1★, v26.42.283, US, 2026-10-21)

Crashes / freezes

“Annoying – Always popping up messages forcing you to sign up for stuff while you’re at the cash register or it won’t open up the loyalty cards. It’s also hides the x so you can’t close the pop up to get to the loyalty cards.” (1★, v26.39.296, CA, 2026-10-01)

“Klarna app – Hi Iv been using Klarna for a long time but I’m disappointed that I can no longer get on as it said update but my phone is to old so now can’t use the app which has made things harder for me to sort what payments I make can it not go back to the o” (4★, v26.4.219, GB, 2026-10-17)

Ads

“Inutilisable – Ouvrir cette application quand on veut utiliser une carte fidélité. Bonne chance. On nous propose de la pub, on demande un code d’accès !?! Jamais plus KLARNA. Inutilisable quand on en a besoin. Et pas accès sans accès internet.” (1★, v26.34.273, CA, 2026-08-28)

The 10 most important fixes

1. Soften the redesign backlash [UX / design · 43 reviews · avg severity 2.3/3 · versions 26.40.314, 26.39.296]

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

“New app interface – The new app interface is illogical, I’m looking at my payments for example and “to pay” is due in 23 days, yet “upcoming” is due in 4 days, so I click “upcoming” to see the full list and it excludes the transaction due i” (3★, GB)

2. Fix login / account access [Bugs · 31 reviews · avg severity 2.6/3 · versions 26.34.273, 26.41.293]

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

“Sketchy app. – The app feels janky and poorly designed, with awkward scrolling and nonfunctional gestures. It is crowded with Klarna ads and constantly pushes pop-up reminders for skipped setup steps that are unnecessary. Account security” (1★, US)

3. Simplify navigation [UX / design · 29 reviews · avg severity 2.2/3 · versions 26.40.314, 26.39.296]

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

“All I need is something simple – This app makes it so hard to find my loyalty cards when I’m at checkout. When the app used to be stocard, it was easier: I used to see my cards immediately on screen as soon as I opened the app. Now I get sh” (1★, CA)

4. Answer support requests [Bugs · 15 reviews · avg severity 2.4/3 · versions 26.41.293, 26.37.262]

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

“WORST customer service experience of ALL time – Do NOT expect help from anyone in this company if you are a victim of Fraud. I've been using Klarna since 2024, and after this, I'm never using them again. Someone had gotten access to my Klar” (1★, US)

5. Ship the most requested feature [Feature requests · 11 reviews · avg severity 1.9/3 · versions 26.39.296, 26.34.273]

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

“Bring Back Apple Wallet Support – Bring back Apple Wallet and Apple Pay integration. I used to be able to add my Klarna card to Apple Wallet and use it as a payment method with Apple Pay. Restoring this feature would make Klarna much more c” (2★, CA)

6. Fix features broken by the latest update [Bugs · 9 reviews · avg severity 2.4/3 · versions 26.40.314, 26.41.293]

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

“Not as good as it was – This was such a great app, and as everything great they had to update it 40 times and ruin it. I have used it for years, never miss one instalment, bought all kinds of stuff, including buying plane tickets for £1000 ” (2★, GB)

7. Make trials and renewals transparent [Pricing / subscription · 9 reviews · avg severity 2.3/3 · versions 26.41.293, 26.42.283]

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

“Charged for tickets I didn’t purchase – Charged for tickets I didn’t order from StubHub when I already had tickets at ticket master. I filed fraud charges 2-3-26 when they saw charge on my Klarna account & they want take charge off my ” (1★, US)

8. Stop data / progress loss [Bugs · 7 reviews · avg severity 2.5/3 · versions 26.42.283, 26.8.293]

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

“Lost all my cards – Today I opened the app and all my cards are gone!! I had them for long time” (1★, CA)

9. Speed up loading [Performance · 4 reviews · avg severity 2.4/3 · versions 26.35.275, 26.34.273]

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

“Pure garbage – For such a low tech app, it is ridiculous how many times it has to be updated. And if that isn’t bad despite updating it always seems to catch when you are try to use it at the checkout it needs to reinstall and takes forever” (1★, CA)

10. Ease paywall pressure [Pricing / subscription · 3 reviews · avg severity 2.7/3 · versions 26.39.296, 26.41.293]

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

“Klarna taking a mic – Klarna now forces you to buy subscription will pay off and not use it any more . Just go to competitors. Klarna responded saying that they dont charge for subscription but when i was trying to take pay in three as” (1★, GB)

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.