

App Store complaint report

Monarch: Budget & Track Money · Monarch Money, Inc. · current version 2.0.123

Generated 2026-10-23 from the 300 most recent public App Store reviews across 2 storefronts (2024-03-24 to 2026-10-21).

Metric	Value
Reviews analysed	300 (299 classified by AI)
Average stars (these reviews)	3.05
Reviews with a complaint	171 (57%)
Storefronts	CA 200, US 100
All-time App Store rating (US)	4.89 from 115,174 ratings

Complaint categories

Category	Reviews	Avg severity (0-3)	Most affected versions
Bugs	141	2.4	2.0.120 (10), 2.0.115 (7), 2.0.118 (6)
Pricing / subscription	74	2.5	2.0.116 (6), 2.0.115 (5), 2.0.120 (4)
Feature requests	52	2.2	2.0.120 (6), 2.0.116 (4), 2.0.107 (3)
Performance	20	2.4	2.0.120 (3), 2.0.100 (2), 2.0.52 (2)
UX / design	16	2.3	2.0.120 (4), 2.0.114 (3), 2.0.116 (2)
Crashes / freezes	6	2.6	2.0.52 (1), 2.0.49 (1), 2.0.20 (1)

Trend by version (newest first)

Version	Reviews	Avg stars	Complaint share
2.0.123	8	4.0	25%
2.0.122	7	4.0	29%
2.0.121	2	3.0	50%
2.0.120	23	3.3	48%
2.0.118	13	3.4	46%
2.0.117	4	2.5	75%
2.0.116	25	3.2	48%
2.0.115	24	3.4	46%

Representative quotes

Bugs

“Unusable due to connection issues – This app disconnects from all bank accounts within a day after connecting, and every time I login I have to reconnect and it takes several minutes to connect to each account each time. Just now I waited for an account to con” (1★, v1.0.192, CA, 2024-03-24)

“Useless for Canadians – I had such high hopes for this as a replacement for Mint! However it won’t connect with RBC properly no matter how many times I try. I know it’s not me doing something wrong, because I see plenty of other reviews mentioning the same pro” (1★, v2.0.41, CA, 2025-07-15)

Pricing / subscription

“Doesn’t come close to Mint – Pros: Came here from Mint and Monarch did an excellent job of moving over my Mint data via their Crome Extension. I also received an extended 30 day trial (regular trial is 14 days) and 50% off my first year coming from Mint (I pai” (2★, v1.0.197, CA,

2024-04-21)

"Loved it at first – I loved this app at first, but now it's no longer syncing my accounts. When I re-added them, credits showed up as debits, and this has happened on two different accounts. Fixing the data once was frustrating enough, and I won't do it again." (2★, v2.0.45, CA, 2025-08-20)

Feature requests

"Like mint but far better! – Update: I have to delete and reinstall the app every month or so to keep it running well. It degrades over time until it's unusable. Very sad because otherwise it's a great app. Update: deleting and reinstalling the app seems to ha" (1★, v2.0.114, US, 2026-09-08)

"No Multi currency Support – I purchased this app, and realized that it doesn't have support for USD, EUR, GBP, etc account. It just adds them up as if 1 CAD = 1 EUR. This is critical if you or are travelling and using something bank accounts with different cur" (2★, v2.0.107, CA, 2026-07-26)

Performance

"Unreliable, back to pen and paper solution(excel). – Sync always an issue. Random, incomplete, disconnects, manual sync doesn't help. Manual input is ridiculously slow. Not worth the time. Basically if you track with pen and paper you're safe and won't loose t" (1★, v2.0.107, CA, 2026-07-31)

"Does not work with Canadian Banks – As much as I love the app, IT DOES NOT WORK WITH CANADIAN BANKS, thanks to the poor performance and responsiveness of Plaid, the data integrator company. DO NOT SUBSCRIBE TO MONARCH IF YOU WANT TO USE IT WITH CANADIAN BANKS." (5★, v2.0.78, CA, 2026-02-23)

UX / design

"Premium Price, Surprisingly Basic Problems – TL;DR: Monarch has some good ideas and is generally well designed, but for \$15/month it gets several basic things wrong: the trial is too short, auto-categorization is unreliable, rule priority is opaque, and catego" (2★, v2.0.114, US, 2026-09-05)

"Hard to Cancel – It's comical that an app designed to help you with your finances makes it so difficult to cancel. I signed up for a trial to test this out and want to cancel. It doesn't let me on the platform I signed up on, as it's not yet a subscription. Ca" (1★, v2.0.120, CA, 2026-10-09)

Crashes / freezes

"Connections issues in Canada – Get disconnected every day with CIBC. The rest is great. But useless for me since always disconnecting with my bank. Will close my account and wait for a fix." (3★, v1.0.199, CA, 2024-05-02)

"CIBC sync – Daily disconnects make it unusable." (1★, v2.0.49, CA, 2025-09-11)

The 10 most important fixes

1. Stop data / progress loss [Bugs · 61 reviews · avg severity 2.4/3 · versions 2.0.120, 2.0.115]

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

"CIBC connect issue – It's not about the app itself but about the credit card connection. I didn't have a chance to use it appropriately during the trial period, as no credit/debit cards could be linked due to the PLAID synch issue, which ha" (3★, CA)

2. Fix login / account access [Bugs · 48 reviews · avg severity 2.5/3 · versions 2.0.120, 1.0.237]

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

"Needs sync improvements – App (both mobile and web) are both excellent. Clean UI and surface most of the stuff I'm interested in. But the sync still needs attention. Several of my accounts disconnect on a daily basis. So every day I'm getti" (3★, CA)

3. Justify or adjust the price [Pricing / subscription · 36 reviews · avg severity 2.5/3 · versions 2.0.115, 2.0.116]

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

"Subpar services – They're selling a subscription at the same price as the US, but most of the services, such as bill payment and investment accounts, don't work in Canada. On top of that, all of the bank connections I have in Canada disconn" (1★, CA)

4. Answer support requests [Bugs · 29 reviews · avg severity 2.5/3 · versions 2.0.115, 2.0.116]

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

"Incorrect balance – I opened a support ticket because one of my account's balance is showing 0.

Support is unable to assist and did not respond to my most recent response. Their system keeps trying to close my ticket as inactive but the iss" (1★, US)

5. Improve content quality [Feature requests · 19 reviews · avg severity 2.3/3 · versions 2.0.115, 2.0.116]

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

"Should be better – Too many transactions are the wrong category. Too many accounts disconnect all the time. Basically you need to check it everyday to stay on top of it." (1★, US)

6. Ship the most requested feature [Feature requests · 12 reviews · avg severity 1.9/3 · versions 2.0.106, 2.0.116]

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

"Need currency options – Please add currency options (CAD, USD) per account for those who connect Canadian and American bank accounts. The app artificially inflates the value of assets and liabilities in Canadian accounts because it assumes " (3★, CA)

7. Make trials and renewals transparent [Pricing / subscription · 9 reviews · avg severity 2.4/3 · versions 2.0.120, 2.0.116]

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

"Unauthorized charges – I utilized the "free trial" and canceled it immediately when I knew I would NOT be using this anymore. All of a sudden they're trying to bill me for an annual membership I did NOT sign up for. Stop trying to bill me!" (2★, US)

8. Ease paywall pressure [Pricing / subscription · 7 reviews · avg severity 2.4/3 · versions 2.0.100, 2.0.120]

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

"Not free – Heard it was free but the pop up of Subscription keeps popping up lol" (1★, CA)

9. Speed up loading [Performance · 7 reviews · avg severity 2.3/3 · versions 2.0.52, 2.0.104]

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

"After recent app update it's slow – After the recent app update the responses are slow and laggy. Very annoying. Going to try and just build my own with Claude code." (3★, CA)

10. Fix notifications [Bugs · 5 reviews · avg severity 2.2/3 · versions 2.0.115, 2.0.120]

Check notification delivery and let users control frequency in settings.

"No alerts makes it impossible to stay within budget – For the price (double the competitors or three times the competitors) to not offer any sort of notifications or alerts when you're near your budget or over is completely insane" (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.