

App Store complaint report

Monzo Bank - Mobile Banking · Monzo Bank Limited · current version 8.6.0

Generated 2026-10-23 from the 300 most recent public App Store reviews across 3 storefronts (2017-02-14 to 2026-10-21).

Metric	Value
Reviews analysed	300 (300 classified by AI)
Average stars (these reviews)	3.5
Reviews with a complaint	81 (27%)
Storefronts	US 150, GB 134, CA 16
All-time App Store rating (US)	4.75 from 5,689 ratings

Complaint categories

Category	Reviews	Avg severity (0-3)	Most affected versions
Bugs	42	2.5	5.74.1 (3), 7.11.0 (2), 5.77.0 (2)
Feature requests	28	2.0	8.3.0 (5), 8.4.0 (4), 5.58.0 (2)
Pricing / subscription	20	2.4	7.25.0 (1), 7.4.0 (1), 7.3.0 (1)
UX / design	15	1.9	8.3.0 (6), 8.4.0 (3), 7.20.0 (1)
Performance	8	2.4	6.6.0 (2), 7.15.0 (1), 6.18.0 (1)
Crashes / freezes	5	2.7	7.16.1 (1), 6.18.0 (1), 3.96.0 (1)

Trend by version (newest first)

Version	Reviews	Avg stars	Complaint share
8.5.0	46	4.8	2%
8.4.0	46	4.5	9%
8.3.0	42	4.3	19%
7.42.0	1	3.0	100%
7.28.0	1	5.0	0%
7.25.0	4	3.0	25%
7.20.0	3	3.0	33%
7.19.0	2	3.0	50%

Representative quotes

Bugs

“POOR CUSTOMER SERVICE – MY REVIEW WILL PROBABLY BE DELETED BUT THIS IS SUPPOSED TO BE FOR HONEST REVIEWS SO HERE IS MY HONEST REVIEW OF THIS APP. CUSTOMER SERVICE 0/10. CHAT BOT 0/10. MY DIRECT DEPOSIT STILL HAS YET TO HIT MY ACCOUNT AND I HAVE PROOF OF PAYS” (1★, v6.31.0, US, 2025-06-20)

“Downloaded app and not working – I don’t loaded this app for banking purposes and I can’t even get pass the application process cuz it keep saying try again like does it even work at this point I been trying for 3 days now is there a glitch in the app” (4★, v5.83.0, US, 2024-07-26)

Feature requests

“Impossible to transfer the money back to myself – If I wanted to transfer the money from my Monzo account to my bank account, there were no options to just do it without exposing and

opening my bank transactions to them and to a third party app. I did not feel" (1★, v7.19.0, US, 2026-04-01)

"Awful changed spending tracking features – The new "Trends" feature in place of the old spending tracking makes no sense. It used to be that you could track and mark targets for how much spending you did besides things like rent or bills that were beyond your " (1★, v7.20.0, US, 2026-04-03)

Pricing / subscription

"Disappointed – A month ago I would have given 5 stars, however I filed a dispute for a charge I didn't recognize, which then caused Monzo to block my debit card temporarily(so they say) until the dispute is finalized. I wasn't even able to order a new card, w" (1★, v5.94.0, US, 2024-10-11)

"They killed my favorite app... – WHY WOULD YOU SWITCH TO A SUBSCRIPTION PLAN?? EVERY FEATURE THAT WE GOT FOR SO LONG FOR FREE ARE NOW 10 BUCKS A MONTH.: Please fix it or make it more worth paying for the subscription" (1★, v6.20.0, US, 2025-04-01)

UX / design

"It's really nice but also confusing – It's a beautifully designed app, but some of the features don't make sense and there's no documentation about how to use them. I had switched hoping for envelope style budgeting like I had with Simple (and most recently Ze" (3★, v5.91.1, US, 2024-09-19)

"Worst customer servi from a "bank" I've ever experienced in my life – Not sure what I was smoking the night I decided to make this my primary bank account but I can tell you when I found out what it was I'm throwing it out. I'm waiting for my direct deposit " (1★, v7.4.0, US, 2025-12-10)

Performance

"Terrible services – The app wouldnt load anything when i verified everything i needed to see my pin code and been struggling for the app to work. I called customer service jus for no one to be there to assist me when i have money on a locked account. Million d" (1★, v6.6.0, US, 2024-12-20)

"Froze My Account For No Reason – They froze my account for no reason when all of my transactions were valid and i still have money ok there i cant transfer off customer service is slow they dont have a number you can call" (1★, v6.16.0, US, 2025-03-06)

Crashes / freezes

"Awful, horrible, avoid at all costs – Randomly freezes my account for days at a time. No customer service to call. Truly awful bank. Avoid at all cost." (1★, v6.18.0, US, 2025-03-24)

"Service is Terrible – The froze and cancelled my family's account on a Friday. And later I couldn't even log in for the help feature. I called the number and the card and the lady just said only the email help department can answer any questions on that. So I " (1★, v7.16.1, US, 2026-03-06)

The 10 most important fixes

1. Answer support requests [Bugs · 61 reviews · avg severity 2.5/3 · versions 8.5.0, 5.77.0]

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

"Customer service – I keep calling to get help with a dispute but at this point I don't even want the money back because I got paid again but I can't use my money. When I call I keep getting put on hold for hours then the phone hang up and w" (1★, US)

2. Fix login / account access [Bugs · 52 reviews · avg severity 2.5/3 · versions 8.4.0, 5.74.1]

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

"The worse – I downloaded the app and gave all my info and I got a message saying they couldn't verify my account chat with us and no one is in the chat room it's been going on for over 8 hrs and my account is not fixed no is the anyone to!!" (1★, US)

3. Ship the most requested feature [Feature requests · 14 reviews · avg severity 1.8/3 · versions 8.3.0, 8.4.0]

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

"Sounds – Please bring back the old Monzo sounds! The previous payment and notification sounds were much more distinctive and satisfying. They were a small detail, but they gave Monzo a lot of personality and made the app instantly recognis" (1★, GB)

4. Soften the redesign backlash [UX / design · 13 reviews · avg severity 1.7/3 · versions 8.3.0, 8.4.0]

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

“Updated interface is horrible and confusing – Monzo used to be so easy to use but with the new layout they screwed everything up. Simple things like withdrawing money from the savings pot used to be just a click away and now it’s buried de” (1★, CA)

5. Justify or adjust the price [Pricing / subscription · 7 reviews · avg severity 2.3/3 · versions 8.4.0, 6.20.0]

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

“Very disappointing experience with Monzo – I’ve been a Monzo customer for over 9 years and I’m extremely disappointed with my experience. I pay around £17-£19 a month for Monzo Max, but I’m not seeing the benefits I expected from the subscr” (1★, GB)

6. Make trials and renewals transparent [Pricing / subscription · 6 reviews · avg severity 2.4/3 · versions 6.29.0, 6.34.3]

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

“External card was compromised – The app is fine, but after closing the account my external debit card (the one that I have sent money to before closing) was compromised and now I have to deal with unauthorized charges in my other bank. I’ve” (1★, US)

7. Simplify navigation [UX / design · 6 reviews · avg severity 2.1/3 · versions 8.3.0, 6.4.0]

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

“Far too much info on front page – I have had a Monzo bank account previous but closed it. I have just opened another Monzo account but I’m going to have to close it as there is far too much info on front page. Also why do I need the balance” (2★, GB)

8. Ease paywall pressure [Pricing / subscription · 4 reviews · avg severity 2.4/3 · versions 6.39.1, 6.20.0]

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

“Have To Pay Monthly For Early Pay – Used this app for a couple months then they rolled out premium and took away my early pay now I have to pay monthly to get paid early switch my direct deposit to PayPal they have better benefits and get p” (1★, US)

9. Fix features broken by the latest update [Bugs · 2 reviews · avg severity 2.1/3 · versions 8.4.0]

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

“Going Backwards update – Monzo recent updates have removed the savings pot from the Home Screen with no way to put it back. It is now impossible to see at a glance how much money you have. You now have to select another tab at the bottom ” (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.