

App Store complaint report

SoFi: Bank, Invest & Crypto · Social Finance, LLC · current version 3.118.0

Generated 2026-10-24 from the 300 most recent public App Store reviews across 1 storefronts (2026-05-11 to 2026-10-22).

Metric	Value
Reviews analysed	300 (298 classified by AI)
Average stars (these reviews)	2.27
Reviews with a complaint	172 (57%)
Storefronts	US 300
All-time App Store rating (US)	4.74 from 385,426 ratings

Complaint categories

Category	Reviews	Avg severity (0-3)	Most affected versions
Bugs	107	2.4	3.99.0 (9), 3.97.0 (9), 3.103.0 (7)
Feature requests	52	2.0	3.96.0 (6), 3.114.0 (5), 3.99.0 (5)
Performance	37	2.2	3.115.0 (4), 3.109.0 (4), 3.97.0 (4)
Pricing / subscription	34	2.4	3.97.0 (6), 3.110.1 (3), 3.106.0 (3)
UX / design	31	2.2	3.114.0 (3), 3.111.0 (3), 3.99.0 (3)
Ads	23	2.0	3.97.0 (3), 3.118.0 (2), 3.116.0 (2)
Crashes / freezes	8	2.6	3.115.0 (2), 3.99.0 (2), 3.114.0 (1)

Trend by version (newest first)

Version	Reviews	Avg stars	Complaint share
3.118.0	9	1.7	67%
3.117.0	3	2.7	33%
3.116.0	16	3.1	44%
3.115.0	15	1.7	60%
3.114.0	12	1.8	67%
3.113.0	1	1.0	100%
3.112.0	13	2.2	46%
3.111.0	9	1.7	67%

Representative quotes

Bugs

“2 Months with no fix – My linked bank account was recently unlinked and now it wont connect. I reached out in 2 months ago for assistance. Apparently their engineering team has been working on it everyday and still cant fix the bug. 2 months of not being able ” (1★, v3.115.0, US, 2026-10-01)

“Sofi MFA locked me out of my account – I use a google voice number as my phone which Sofi used for MFA for many years without issues. A few days ago I stopped getting the Sofi texts which prevented me from being able to log in. I was able to change MFA to a ph” (1★, v3.95.0, US, 2026-05-13)

Feature requests

"...representatives due to only giving limited help in certain situations. 2: No support for U.S service members stationed overseas that want a good APY due to " being out those CONUS " which is actually horrible, literally any bank back home would let me open an" (1★, v3.100.0, US, 2026-06-22)

"...goes .. now it's just garbage on my phone! :/ Used to be able to sort positions by one criteria and display another.. id est.. I want to sort my positions by total gain/loss but display at today's gain/loss. Worked fine before.. now.. well now it's gunked up" (1★, v3.114.0, US, 2026-09-23)

Performance

"Slow, crashy, hard to navigate – Update Sep '26: Crashes less, but now shows ads all the time, some of which you can't close. I don't ever want to see ads in my banking app. If I'm on this app it's to do something specific like check a balance or transfer mone" (2★, v3.115.0, US, 2026-09-30)

"Can't even log in anymore – They spam you with ads in the app and they priority over your investment positions. Everything happens super slow. Deposits take forever. App is made for people that don't want to see everything they own on one page. Hard to se" (1★, v3.97.0, US, 2026-05-30)

Pricing / subscription

"Transactions take too long to much AI support not enough human. – When depositing paychecks it takes weeks for the money to be available. Same with if refunded for a purchase through a company. No convenience if depositing cash and AI chat is useless. Would no" (1★, v3.100.0, US, 2026-06-18)

"Extremely Disappointed – I have been banking with SoFi for years and absolutely loved them. But once they became an actual bank and started making you pay for plus member perks their care for the customers and concern with handling issues has plummeted. I have" (1★, v3.103.0, US, 2026-07-07)

UX / design

"Kludge Interface – I can't see my position on my ARK VX. I've never had a financial app which is confusing and useless." (3★, v3.98.0, US, 2026-06-03)

"STOP MESSING WITH STUFF – ugh I need to change banks at this point because they are slowly removing features and changing the entire layout and process to deposit checks. What used to be a streamline process now makes you press 8 different buttons and slide a " (1★, v3.109.0, US, 2026-08-20)

Ads

"Garbage benefits – They are slowly turning into JPMC lol. Absolutely nothing of value left here. Annoying IPO ads every time I open the app. Lower paid HYSA rate than even Apple. Pathetic. Tons of better options out there now. Moved my \$400k "net worth" to ano" (1★, v3.106.0, US, 2026-07-25)

"The number of ads – EDIT: Hey everyone! Guess what! It's ok! They responded that they understand that I'm upset! They validated my feelings so it's ok! Is absolutely appalling. Every time you open this app you're hit with another ad about one of their product" (1★, v3.115.0, US, 2026-10-04)

Crashes / freezes

"Constantly Freezes – I tried to change my autopay for my car loan, and my credit card and it just kept constantly freezing. The app would lock up and not let me update anything. I ended having to use my computer and going to the SoFi website, because when I tr" (1★, v3.99.0, US, 2026-06-06)

"Cheap – They will not send me my tax documents. Aren't you legally required to send tax documents in the mail? Using the chat with customer service and it crashed every couple text exchanges. It took forever and once it crashed for the fourth time I gave up. " (1★, v3.107.0, US, 2026-08-01)

The 10 most important fixes

1. Answer support requests [Bugs · 70 reviews · avg severity 2.5/3 · versions 3.97.0, 3.106.0]

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

"Misleading Payment Timestamps – App does not accurately show when payments (made by check) have been processed...App mislead customers that a payment didn't process when in fact, it was processed days prior. This information does not populate" (1★, US)

2. Fix login / account access [Bugs · 40 reviews · avg severity 2.6/3 · versions 3.106.0, 3.115.0]

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

error messages.

“No longer able to login – Great, an app update that now renders it useless. I can’t access my account on the app at all. It doesn’t recognize with Face ID an email login says to contact support. How do apps manage to get worse with updates ” (1★, US)

3. Fix notifications [Bugs · 25 reviews · avg severity 2.0/3 · versions 3.112.0, 3.109.0]

Check notification delivery and let users control frequency in settings.

“Beware – By default, they sell your data to third parties. Be sure to go to the settings and turn that off. There are other annoying features like they send almost daily push notifications about the price of bitcoin (which I’m not invested ” (1★, US)

4. Simplify navigation [UX / design · 22 reviews · avg severity 2.2/3 · versions 3.103.0, 3.96.0]

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

“Spammy – They advertise all of their products as large banners on your home screen which makes it really hard to navigate and get important information fast. Can’t stand the user interface and it looks nothing like what they show on the App” (2★, US)

5. Make trials and renewals transparent [Pricing / subscription · 17 reviews · avg severity 2.4/3 · versions 3.115.0, 3.108.0]

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

“If you data gets stolen, you’re not going to get it back soon – My debit card got charged and SoFi can take up to 90 days just to get your stolen money back!” (3★, US)

6. Reduce ad frequency and length [Ads · 18 reviews · avg severity 2.0/3 · versions 3.97.0, 3.106.0]

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

“Pop up ads every time you open the app – The advertising is a bit excessive. Every single time you launch the app, there’s a pop up ad promoting some SoFi product/service, and you can’t opt out of this. Once in the app, there’s more adverti” (2★, US)

7. Improve content quality [Feature requests · 15 reviews · avg severity 2.2/3 · versions 3.111.0, 3.110.1]

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

“When I first started my account a year ago it was great – Lately I have been having issues , money reports not accurate, availability, and what’s token out my account has been wrongly done , my credit report isn’t accurate and I keep gettin” (3★, US)

8. Soften the redesign backlash [UX / design · 13 reviews · avg severity 2.4/3 · versions 3.106.0, 3.97.0]

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

“...accounts "betterment" false. platform upgrades, but it feels entirely one-sided. It is clear that these policy shifts are designed to give them maximum leverage over your finances while minimizing their own risk. Instead of acting as a st” (2★, US)

9. Ship the most requested feature [Feature requests · 15 reviews · avg severity 1.7/3 · versions 3.96.0, 3.114.0]

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

“Great savings account/app - but needs more vault icons!! – I absolutely love the SoFi app, especially for organizing my savings, it is a major help especially with the vault feature. The one thing I would really appreciate is MORE VAULT ICO” (3★, US)

10. Justify or adjust the price [Pricing / subscription · 11 reviews · avg severity 2.4/3 · versions 3.106.0, 3.97.0]

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

“No Free SoFi Plus – I’ve used SoFi since 2023 for the benefits of the SoFi Plus program since it’s free with direct deposit. It is no longer free and it is required to pay a subscription for the benefits. If you can hold my money and invest” (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.