

App Store complaint report

Starling - Mobile Banking · STARLING BANK LIMITED · current version 4.72.0

Generated 2026-10-24 from the 300 most recent public App Store reviews across 4 storefronts (2019-03-04 to 2026-10-22).

Metric	Value
Reviews analysed	300 (300 classified by AI)
Average stars (these reviews)	4.08
Reviews with a complaint	54 (18%)
Storefronts	GB 250, US 33, AU 12, DE 5
All-time App Store rating (US)	4.87 from 2,791 ratings

Complaint categories

Category	Reviews	Avg severity (0-3)	Most affected versions
Feature requests	24	1.9	4.72.0 (3), 4.69.0 (3), 4.71.1 (2)
Bugs	20	2.4	4.68.0 (4), 4.72.0 (2), 4.67.0 (2)
UX / design	20	1.9	4.72.0 (4), 4.69.0 (4), 4.68.0 (4)
Pricing / subscription	5	1.8	4.66.0 (2), 4.71.1 (1), 0.80.0 (1)
Performance	4	2.7	4.66.0 (2), 4.70.0 (1), 4.68.0 (1)
Crashes / freezes	2	2.6	4.70.0 (1), 4.66.0 (1)
Ads	1	1.8	4.69.0 (1)

Trend by version (newest first)

Version	Reviews	Avg stars	Complaint share
4.72.0	10	2.0	80%
4.71.1	31	4.1	13%
4.70.0	40	4.3	8%
4.69.0	20	4.2	30%
4.68.0	61	4.0	10%
4.67.0	41	4.6	10%
4.66.0	44	4.4	11%
4.65.0	5	2.6	40%

Representative quotes

Feature requests

“Please, hide the debit card info in the Unlock menu – This app is almost perfect, but please, PLEASE, hide the debit card information in the unlock card section. It is truly dangerous. If I want to unlock the contactless or debit card option, I have a like a b” (4★, v1.18.0, US, 2020-01-14)

“Better than HSBC, Virgin or Tide – I’ve used a lot of banking apps but this is heads and shoulders above the rest. Intuitive and with great support. I’m gradually moving everything I can over to Starling - please add credit cards soon! Edit from 5 to 4 stars ” (4★, v4.71.1, GB, 2026-10-16)

Bugs

“So disappointed – I had my account since the beginning of Starling, Euro, Sterling and Savings. The arbitrary removal of a tiny £250 overdraft, that has NEVER been used as the account is always in good standing, is the final push to Monzo. First the removal of” (1★, v4.68.0, GB, 2026-09-22)

“Doesn’t work – Constantly getting a “try again later” message when trying to sign up. Waste of time.” (1★, v4.29.0, US, 2025-12-08)

UX / design

“Complicated – Not the easiest website to navigate” (3★, v4.69.0, GB, 2026-10-02)

“disgusting! – been with starling for years but having to look at new options. despicable to contain an option to turn off ai features than plaster them everywhere anyway. its inescapable. the app is becoming completely unusable. i have no faith my money is saf” (2★, v4.70.0, GB, 2026-10-07)

Pricing / subscription

“Making life difficult for business – Literally trying to make a payment to a tenant for their deposit return and it’s flagged it as fraud. We are registered with the bank as a landlord company. Utterly useless” (1★, v4.65.0, GB, 2026-09-07)

“Withdrawals – Starling is great, until you’re in somewhere like south east Asia, where they rarely take credit cards, and if they do they tack on a 3% charge. Because there’s a £300 a day withdrawal limit. It seems ludicrous that you can not increase it! And ” (1★, v0.80.0, US, 2019-03-19)

Performance

“loading – unable to connect my card, half the app doesn’t load and I’ve tried everything to fix it” (3★, v4.66.0, GB, 2026-09-14)

“Not off to good start – Not off to a good start registered and I’m still waiting for my account to be activated yet Monzo it was in a few hours if its not activated soon. I will move to someone else.” (2★, v4.66.0, GB, 2026-09-14)

Crashes / freezes

Ads

“Stop with pop up window – I’ve already given a 5 star several times. It’s very annoying to have this pop up every time I use the app. I will now start giving a 1 start every time until it stops doing this.” (1★, v4.69.0, GB, 2026-10-04)

The 10 most important fixes

1. Ship the most requested feature [Feature requests · 16 reviews · avg severity 1.6/3 · versions 4.71.1, 4.69.0]

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

“Please add shared Spaces – I’ve been waiting to switch to Starling for a while, but I’m holding off until the Spaces feature offers better options for sharing money with other Starling users. Revolut’s Group Pockets are a great example of ” (3★, GB)

2. Simplify navigation [UX / design · 12 reviews · avg severity 2.0/3 · versions 4.72.0, 4.69.0]

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

“Jk – It’s often tricky finding your way initially in new apps but I found this one to be not particularly intuitive. I’ve used other banking apps but I struggled with this one. Fortunately the online Help feature came to the rescue each tim” (3★, GB)

3. Fix login / account access [Bugs · 10 reviews · avg severity 2.3/3 · versions 4.68.0, 1.13.0]

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

“Great app - until you change phones – Starling is a good banking app, but changing to a new phone is one of the worst banking app experiences I’ve had. The new phone transfer process is clunky, unclear and feels poorly designed from start ” (3★, GB)

4. Soften the redesign backlash [UX / design · 10 reviews · avg severity 2.1/3 · versions 4.21.0, 4.70.0]

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

“Design horrific – They changed to this horrible new design which you can’t change back to! Bring back the old option to change the app. And fire your graphic design person, this rebrand is disgusting!” (1★, AU)

5. Answer support requests [Bugs · 7 reviews · avg severity 2.2/3 · versions 4.71.1, 4.72.0]

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

“App has got significantly worse since August 2026 – Monthly statements now are created on the 10th of the next month. The August 2026 changes make it harder now to access bank statements not easier and in my opinion the old system was better” (1★, GB)

6. Make trials and renewals transparent [Pricing / subscription · 2 reviews · avg severity 1.6/3 · versions 4.66.0]

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

“Big thief – Charged 7£ for a deposit of 1000£ to my account.” (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.