

Molo reduces rates for non-resident landlords

Fixed rates drop by 30bps – now starting from 5.69%

News Highlights

- Molo reduces non-UK resident buy-to-let rates by 30bps
- One-year fixed rates now start from 5.69%, two-year fixed-rates from 7.44%, and five-year fixed rates from 7.24%, available for both individuals and limited company borrowers
- Rates available to residents from over 100 countries, including China, Hong Kong, Singapore, and across the European Union
- Pricing changes impact **non-UK Resident mortgage range only**; Expat and UK Resident pricing remains the same

Wednesday, 21st May 2025: [Molo](#), the specialist mortgage lender for UK and overseas customers, has reduced its non-UK resident fixed-rate range by 30bps, improving affordability for overseas landlords.

Effective immediately, two-year fixed rates start at 7.44%, with five-year fixed rates from 7.24%. Rates are open to both individuals and limited companies, including borrowers residing in over 100 countries.

Molo continues to offer flexible lending criteria. Applications can be assessed using either projected rental income or the borrower's personal income, helping more landlords qualify with confidence. Lending is available for both purchase and remortgage, up to 85% loan-to-value (LTV) on properties in England and Wales.

The non-UK resident range also includes lending for specialist cases such as HMOs, MUFBs, and new builds. Borrowers can benefit from Molo's Overpayment Reserve Account (ORA), which reduces interest charged on the loan.

This latest rate cut builds on Molo's commitment to making UK property more accessible to international customers, giving brokers and landlords worldwide greater confidence when entering the market.

Rates for UK residents remain unchanged, starting from 2.83%, while Expat BTL rates start from 5.24%.

Molo's full range of mortgage products is accessible in our [UK Resident](#), [Non-UK Resident](#) and [Expat](#) product guides, available for viewing from 21st May 2025.

Molo's Distribution Director, Martin Sims, comments,

"We understand the unique challenges faced by intermediaries working with international landlords – from shifting economic conditions to assisting the safe navigation of UK regulations. Our latest rate reductions sharpen our non-resident pricing, offering greater affordability and flexible options to assist overseas investors looking to access or grow their presence in the UK BTL market."

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About Molo

Molo is a specialist mortgage lender for both UK and overseas customers. Since launching in 2018, we've led change in the UK mortgage market and have processed over £2 billion in mortgage applications through our platform.

Our mission is to make the mortgage experience more transparent and aligned with the needs of modern landlords, using technology to streamline key processes to support quicker, more consistent decisions.

We've won several awards for 'Best Digital Mortgage Lender' at the Fintech Awards and 'Best Online Mortgage Lender' at the Lending Awards. Molo is a wholly-owned subsidiary of ColCap Financial UK Limited.

For further information about Molo Finance please visit www.molofinance.com

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