

Molo reduces fixed rates across UK and Expat buy-to-let ranges

New pricing improves affordability for UK landlords and introduces regional rate reductions for Expats worldwide

News Highlights

- UK resident 5-year fixed rates start from 4.44%
- HMO & MUFB fixed-pricing from 3.03% across 2 and 5-year fixed terms
- New regional pricing launched for Expat fixed rate products
- Region 1: 2 and 5-year fixed rates reduced to 6.39%
- Region 2: New Low Fee and Low-Rate options introduced, with fixed rates starting from 4.75%
- Pricing changes apply to **UK resident and Expat mortgage range only**; non-UK Resident pricing remains unchanged

Monday, 23rd June 2025: [Molo](#), the specialist mortgage lender for UK and overseas landlords, has announced updated fixed rate pricing across its UK resident and Expat buy-to-let ranges, improving affordability for a broad range of landlords.

Effective immediately, 5-year fixed rates for UK residents now start from 4.44%, with the 2-year standard fixed rate remaining at 2.83%. In addition, pricing on 2 and 5-year fixed HMO and MUFB products start from 3.03%, supporting landlords investing in more complex property types.

On the International side, Molo has introduced a new regional pricing structure for its Expat buy-to-let range:

- Region 1: Covering over 70 countries across including China, Philippines, Columbia, Mexico, Barbados and Eastern Europe benefit from fixed rates of 6.39% for both 2 and 5-year products. The 1-year fixed rate remains unchanged at 5.24%.
- Region 2: Including the United States, European Union, Turkey, Hong Kong, Singapore and the UAE, with tailored Low Fee and Low-Rate options, with fixed rates starting from 4.75%, subject to product type and LTV band.

All fixed rate products remain available to both individuals and limited company landlords, with lending up to 85% LTV. Molo's offering includes standard BTL, new builds, holiday lets, HMOs and MUFBs.

The updated pricing provides brokers and landlords with greater choice and flexibility across Molo's buy-to-let range, helping to improve affordability for a diverse range of customers both in the UK and overseas.

Molo's full range of mortgage products is accessible in our [UK Resident](#), [Non-UK Resident](#) and [Expat](#) product guides, available for viewing from 23rd June 2025.

Molo's Distribution Director, Martin Sims, comments,

"These updates reinforce our ongoing commitment to supporting landlords worldwide with competitive, accessible solutions. From standard buy-to-let to complex specialist cases, we are helping brokers and customers find the right fit, no matter where they are based."

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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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