

Molo reduces UK resident buy-to-let fixed rates to 2.68%, boosting affordability for landlords

Two-year fixed rates start from 2.68% and five-year fixed rates from 4.34% for standard BTL products

News Highlights

- Two-year fixed rates now start from 2.68% and five-year fixed rates start from 4.34%, available for both individuals and limited company borrowers
- Rates for Specialist BTL remains the same and starts from 2.89%. This includes HMO, MUFB, Holiday Lets and New Build mortgages
- Pricing changes impact **UK resident mortgage range only**; Non-UK resident and Expat pricing remains the same

Tuesday, 26th August 2025: [Molo](#), the specialist mortgage lender for UK and overseas landlords, has announced reductions to its UK resident standard buy-to-let (BTL) fixed rates, helping improve affordability and providing brokers with more competitive options for their landlord clients.

Effective immediately, two-year fixed rates for standard BTL products start from 2.68%, while five-year fixed rates now start from 4.34%. These updates are available to both individuals and limited company borrowers.

The change applies exclusively to UK resident standard buy-to-let products. Rates for Specialist BTL (including Houses in Multiple Occupation (HMO), Multi-unit Freehold Blocks (MUFB) and Holiday Lets), as well as for non-UK resident and expat mortgages remain unchanged.

Specialist BTL rates continues to start from 2.89%, with no additional fees for larger properties (6+ rooms/units). Pricing for Non-UK Residents start from 5.69% and Expat rates from 4.75%, with lending up to 85% LTV.

The full range of product guides for [UK Resident](#), [Non-UK Resident](#) and [Expat](#) will be updated and available for viewing from 26th August 2025.

Molo's Distribution Director, Martin Sims, comments,

"Reducing out standard buy-to-let rates, again, is all about maintaining sharp affordable options to brokers in a time when rate competitiveness appears paramount to their Landlord Investor clients."

Against a backdrop of ever-increasing costs and continued volatility in the swap market, our most recent changes assist UK-based landlords to invest with greater confidence when planning for the long term”.

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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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