

Molo reduces UK buy-to-let rates by up to 49 basis-points

Two-year fixed rates now start from 2.74% and five-year fixed rates from 4.39% for standard BTL products, while specialist rates start from 2.89% and 4.54% respectively.

News Highlights

- Two-year fixed rates now start from 2.74% and five-year fixed rates start from 4.39%, available for both individuals and limited company borrowers, reflecting a 9bps reduction
- Specialist BTL including New Builds, Holiday Lets, HMO and MUFB mortgages only have a 15bps premium on top of standard pricing, with rates from 2.89%
- New build and holiday let pricing in particular have been reduced by 49bps across both two-year and five-year products
- Pricing changes impact **UK resident mortgage range only**; Non-UK resident and Expat pricing remains the same

Tuesday, 29th July 2025: [Molo](#), the specialist mortgage lender for UK and overseas landlords, has announced a reduction of up to 49 basis-points (bps) across its UK resident buy-to-let (BTL) mortgage products, effective immediately.

Two-year fixed rates for standard BTL products now start at 2.74%, while five-year fixed rates begin from 4.39%. These rates are available to both individuals and limited company landlords. This latest repricing reflects Molo's ongoing commitment to improving affordability and supporting brokers and landlords as they navigate the market.

Specialist BTL products including New Builds, Houses in Multiple Occupation (HMO) and Multi-unit Freehold Blocks (MUFB), now carry only a 15bps premium over standard pricing. That means two-year fixed rates for these property types start from 2.89%, with no additional fees for larger properties (6+ rooms/units).

Pricing for non-UK residents and expat borrowers remains unchanged, with rates starting from 5.69% and 5.24%, respectively, up to 85% LTV.

Molo's full BTL product suite includes solutions for standard lets, limited companies, and specialist property types for UK and overseas landlords.

The full range of product guides for [UK Resident](#), [Non-UK Resident](#) and [Expat](#) will be updated and available for viewing from 29th July 2025.

Molo's Distribution Director, Martin Sims, comments,

"We are committed to providing Intermediaries with product offerings that help landlords stay competitive and agile in today's fast-moving market. By reducing rates and maintaining simplicity across our specialist products, we are giving brokers more flexibility and landlords greater access to sustainable, affordable solutions, whether they are investing in a single property or growing complex portfolio."

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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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