

## Five-year fixed rates starting from 4.81%

*14bps rate reduction on 5-year fixed products*

### News Highlights

- Molo announces reductions across its UK resident buy-to-let (BTL) five-year fixed rate products with rates starting from 4.81%
- Specialist product rates start from 4.95% for five-year fixed rates. The specialist range includes HMO, MUFBs, holiday lets, and new build properties
- Pricing changes impact **UK resident mortgage range only**; Expat and Non-UK resident pricing remains the same

**Thursday, 28th November 2024:** [Molo Finance](#), the UK's digital mortgage lending platform, has announced rate reductions of up to 14 basis points on its UK resident five-year fixed buy-to-let (BTL) products. The changes take effect immediately.

For standard BTL products, five-year fixed rates now start at 4.81% for individual and limited companies, with borrowing available up to 75% loan-to-value (LTV). Specialist BTL products including options for houses of multiple occupation (HMO), multi-unit freehold blocks (MUFBs), holiday lets, and new-build properties, start at 4.95%, catering to more complex property types.

Rates on two-year fixed products remain unchanged, starting at 3.34% for standard BTL offerings and 3.53% for specialist options. These products continue to provide competitive short-term solutions for landlords

Molo's full range of mortgage products is accessible in our [UK Resident](#), [non-UK Resident](#) and [Expat](#) product guides.

### Commenting on the pricing, Molo's Distribution Director, Martin Sims, adds,

*"We're delighted to announce rate reductions across our UK resident five-year fixed-rate for both standard and specialist buy-to-let products. This move underscores our commitment to delivering competitive and flexible solutions to our intermediary partners and their clients."*

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**About Molo**

Molo is an award-winning fintech disrupting the mortgage industry. Since launching in 2018, we've led change in the UK mortgage market and have processed over £2 billion in mortgage applications submitted through our platform.

Our goal is to overhaul the mortgage experience and bring it firmly in line with other modern, customer-centric financial services. With a tech-first approach, we deliver simpler, faster mortgage lending that replaces cumbersome processes with near real-time 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 Limited.

For further information about Molo Finance please visit [www.molofinance.com/brokers](http://www.molofinance.com/brokers)

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