

Molo reduces buy-to-let rates for UK residents

New rates include 2-year fixed rate from 3.25% and 5-year fixed from 4.85%

News Highlights

- Molo announces reductions across its UK resident buy-to-let (BTL) fixed rate products, with 2-year fixed rates starting from 3.25% and 5-year fixed from 4.85%
- Specialist product rates for MUFBs, HMO, New build and investor-led properties start from 3.50% on 2-year fixes and 5.10% on five-year fixes.
- Pricing changes impact **UK resident mortgage range only**; Expat and Non-UK resident pricing remains the same

Tuesday, 4th February 2025: [Molo Finance](#), the UK's digital mortgage lending platform, has announced rate reductions of 20 basis points on its UK resident two-year and five-year buy-to-let (BTL) products, effective immediately.

For standard BTL products, two-year fixed rates now start at 3.25% for individuals and limited companies. Specialist BTL product rates including multi-unit freehold blocks (MUFBs), houses of multiple occupation (HMO), new-build and investor-led properties, now start at 3.50%, providing competitive options for more complex property investments.

Rates for non-UK residents remain unchanged, starting at 5.99% while expat rates start at 5.24%. The latest rate reductions reflect our ongoing efforts to provide landlords and property investors with greater affordability and stability in an evolving market.

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,
"Brokers play a crucial role in helping landlords secure the right financing. By reducing our rates, we are giving intermediaries even stronger options to support their clients, whether they are growing their portfolios or securing their first investment property."

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About Molo

Molo is an award-winning mortgage lender 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

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