

Molo cuts Buy-to-let rates again

2-year fixed rate from 3.13% and 5-year fixed from 4.73%

News Highlights

- Molo cuts buy-to-let (BTL) rates again for UK residents, with 2-year fixed rates starting from 3.13% and 5-year fixed rates starting from 4.73%
- Specialist product rates for MUFBs, HMO, new build and investor-led properties start from 3.38% on 2-year fixed rates and 4.98% on 5-year fixed rates.
- Pricing changes impact **UK resident mortgage range only**; Non-UK resident and Expat pricing remains the same

Tuesday, 18th February 2025: [Molo Finance](#), the UK's digital mortgage lending platform, has announced another rate reduction, lowering its UK resident two-year and five-year fixed buy-to-let (BTL) rates by 12 basis points.

Today's additional rate reduction underscores Molo's proactive approach to enhancing affordability for brokers and landlords amid shifting market conditions. Two-year fixed rates for standard buy-to-let products now start at 3.13% for individual and limited company borrowers.

For specialist BTL products, including HMO, MUFBs, investor-led and new-build properties, rates now start at 3.38%, offering greater flexibility for investors looking to purchase or refinance more complex investments. Rates for non-UK residents remain unchanged, starting from 5.99%, while expat rates start from 5.24%.

The latest reduction ensures landlords can continue to access competitive financing options, supporting long-term investment strategies in an evolving market.

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

Molo's Distribution Director, Martin Sims, comments,

"We appreciate how important it is for brokers to access competitive and stable financing for their clients. This latest rate reduction reinforces our commitment to remain competitive and demonstrates a prompt response to the improving market conditions."

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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

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