

## Molo reduces HMO and MUFB rates by 15bps

*2-year fixed rates from 3.23% and 5-year fixed from 4.83%*

### News Highlights

- Molo reduces HMO and MUFB rates for UK residents, with 2-year fixed rates starting from 3.23% and 5-year fixed rates starting from 4.83%
- No premium for larger HMO or MUFB with six or more rooms/units
- Other specialist products rates for investor-led, holiday-lets and new build properties start from 3.48% on 2-year fixed rates
- Pricing changes impact **UK resident mortgage range only**; Non-UK resident and Expat pricing remains the same

**Wednesday, 26th March 2025:** [Molo Finance](#), the specialist mortgage lender for both UK and overseas customers, has announced a 15 basis-point reduction on its Houses in Multiple Occupation (HMO) and Multi-Unit Freehold Block (MUFB) buy-to-let mortgage rates, reinforcing its position as a leading lender in the specialist property market. This rate cut, effective immediately, improves affordability for landlords in the specialist buy-to-let sector.

Two-year fixed rates for HMO and MUFB products now start at 3.23%, while five-year fixed rates start from 4.83%. Notably, there is no premium for larger HMO or MUFBs with six or more rooms/units, ensuring consistent pricing for investors scaling their portfolios.

Other specialist BTL products, including investor-led, holiday-lets and new-build properties, remain unchanged, with rates from 3.48%. Standard BTL rates for UK residents begin at 3.13% for both individuals and limited companies. Rates for non-UK residents start from 5.99%, while expat rates start from 5.24%.

This rate reduction reinforces Molo's commitment to competitive financing, helping landlords boost returns and grow their portfolios with confidence.

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,**

*"Specialist landlords play a pivotal role in the rental market, and they demand competitive finance solutions. By reducing HMO and MUFB rates, we are helping intermediaries reduce costs, scale faster, and secure long-term growth for their clients, in this evolving market."*

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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 UK Limited.

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

### **Press contacts**

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