

Molo sharpens BTL pricing amid shifting market conditions

Two-year fixed rates now start from 2.83% and five-year fixed from 4.54% for standard BTL products.

News Highlights

- Molo reduces UK residents buy-to-let rates by up to 20bps
- Two-year fixed rates now start from 2.83% and five-year fixed rates start from 4.54%, available for both individuals and limited company borrowers
- Specialist BTL including HMO and MUFB mortgages start at 3.23%, with no premium for larger properties (6+ rooms/units)
- Pricing changes impact **UK resident mortgage range only**; Non-UK resident and Expat pricing remains the same

Tuesday, 22nd April 2025: [Molo](#), the specialist mortgage lender for both UK and overseas customers, has reduced rates on its UK resident buy-to-let (BTL) mortgage products by up to 20 basis-points.

Effectively immediately, two-year fixed rates for standard BTL products now start at 2.83%, while five-year fixed rates begin from 4.54%, available to both individuals and limited company borrowers. This latest rate cut reflects Molo's continued focus on improving affordability to empower brokers and landlords to stay competitive and make the most of the current market conditions.

Rates for specialist BTL products remain unchanged, including HMO and MUFB mortgages, which start at 3.23%, with no premium for larger properties (6+ rooms/units). Meanwhile, rates for New Build, Investor Led and Holiday Let products start at 3.38%.

Pricing for non-UK residents and expats borrowers remains steady, at 5.99% and 5.24%, respectively.

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,

"As the market shifts, brokers need lenders who act quickly and stay focused on affordability. At Molo, we're doing just that – offering consistently competitive pricing and helping brokers find solutions that work for their clients today and in the long term."

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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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