



Valid from 20th January 2026

Buy-to-let mortgage product guide

This product guide should be read alongside our lending criteria. Our mortgages have limited availability and may be withdrawn at any time. If a mortgage product is withdrawn, we will not be able to receive applications for it.

£150 application fee is charged for assessing and processing your application even if your application is unsuccessful or you withdraw it.

Property purchases and remortgages

Mortgages for Individuals and Limited Companies

Standard BTL product range

Including First Time Landlords and Portfolio Landlords

Product type	Initial term	Maximum LTV	Pay rate	Product fee	Follow-on rate	Overpayment allowance in each 12-month period
Standard BTL	2-Year fixed	75%	4.44%	2.50%	6.44% (BoE BR + 2.69%)	10%
	2-Year fixed	75%	3.44%	4.50%		
	2-Year fixed	75%	2.44%	6.50%		
	2-Year fixed	80%	4.54%	2.50%		
	2-Year fixed	80%	3.54%	4.50%		
	2-Year fixed	80%	2.54%	6.50%		
	5-Year fixed	75%	5.04%	3.00%		
	5-Year fixed	75%	4.64%	5.00%		
	5-Year fixed	75%	4.24%	7.00%		
	5-Year fixed	80%	5.14%	3.00%		
	5-Year fixed	80%	4.74%	5.00%		
	5-Year fixed	80%	4.34%	7.00%		
Standard BTL	2-Year tracker	75%	4.89% (BoE BR +1.14%)	3.00%	6.44% (BoE BR + 2.69%)	N/A
	2-Year tracker	80%	4.99% (BoE BR +1.24%)			
	5-Year tracker	75%	5.89% (BoE BR +2.14%)			
	5-Year tracker	80%	5.99% (BoE BR +2.24%)			
	Variable	75%	5.99% (BoE BR +2.24%)			
	Variable	80%	6.09% (BoE BR +2.34%)	N/A		



Specialist BTL product range

Including MUFB, HMO, New Build and Investor Led properties - Up to max LTV of 75%

Holiday Let - Up to max LTV of 80%

Product type	Initial term	Maximum LTV	Pay rate	Product fee	Follow-on rate	Overpayment allowance in each 12-month period
HMO, MUFB, New Build, Investor Led & Holiday Let	2-Year fixed	75%	4.70%	2.50%	6.44% (BoE BR + 2.69%)	10%
	2-Year fixed	75%	3.70%	4.50%		
	2-Year fixed	75%	2.70%	6.50%		
Holiday Let	2-Year fixed	80%	4.80%	2.50%		
	2-Year fixed	80%	3.80%	4.50%		
	2-Year fixed	80%	2.80%	6.50%		
HMO, MUFB, New Build, Investor Led & Holiday Let	5-Year fixed	75%	5.29%	3.00%		
	5-Year fixed	75%	4.89%	5.00%		
	5-Year fixed	75%	4.49%	7.00%		
Holiday Let	5-Year fixed	80%	5.39%	3.00%		
	5-Year fixed	80%	4.99%	5.00%		
	5-Year fixed	80%	4.59%	7.00%		
HMO, MUFB, New Build, Investor Led & Holiday Let	2-Year tracker	75%	4.99% (BoE BR +1.24%)	3.00%	6.44% (BoE BR + 2.69%)	N/A
	5-Year tracker	75%	5.99% (BoE BR +2.24%)		N/A	
	Variable	75%	6.09% (BoE BR +2.34%)		6.44% (BoE BR + 2.69%)	
Holiday Let	2-Year tracker	80%	5.09% (BoE BR +1.34%)		N/A	
	5-Year tracker	80%	6.09% (BoE BR +2.34%)			
	Variable	80%	6.19% (BoE BR +2.44%)			

Product transfers

Please see [Product Transfers for existing customers](#) Borrower Hub for our Exclusive product range to Existing Customers.

Early repayment charges (ERC)

Fixed Rate Duration	Year 1	Year 2	Year 3	Year 4	Year 5
2-Years	2%	1%			
5-Years	5%	4%	3%	2%	1%



Bank of England base rate

We use the Bank of England base rate (BBR) for calculating any variable interest rates. This includes the follow-on rate, which is applicable once your initial fixed term ends, as well as the pay rate for tracker products.

Date last set	Interest rate
19th December 2025	3.75%

If the Bank of England base rate changes, the figure we use will automatically change one business day after the change has occurred. The lowest figure we will apply for BBR at any time is 0.10%.

Interest Coverage Ratio

	Basic rate taxpayer	Higher rate taxpayer	Additional rate taxpayer
Individual	125%	145%	
Limited Company / SPV	125%		

Stress rate

	Fixed Rates of Less than 5-Years	Fixed Rates of 5 or more Years	Tracker Rates	Variable Rates
Stress rate	The higher of: pay rate or BoE + 2.39% (subject to a minimum of 5.5%).	The pay rate	The higher of: pay rate +2% or follow-on rate (minimum of 5.5%).	The pay rate +2% (minimum of 5.5%)

Other notes

Minimum property value of £75,000.

The information above is correct at time of publishing. Molo reserves the right to change or withdraw any of the above products at any time.



IF YOU FAIL TO KEEP UP WITH PAYMENTS ON YOUR MORTGAGE A 'RECEIVER OF RENT' MAY BE APPOINTED AND / OR YOUR RENTAL PROPERTY MAY BE REPOSSESSED.