

## **Molo cuts BTL rates again, by up to 14bps**

*Two-year fixed rates from 3.03%, five-year fixed from 4.59% and new rates for New Build and Holiday Lets*

### **News Highlights**

- Molo reduces standard buy-to-let rates for UK residents by up to 14bps
- Two-year fixed rates now start from 3.03% and five-year fixed rates start from 4.59%, available for both individuals and limited companies
- New Build and Holiday Let rates have increased by 10bps to 5.08% on five-year fixes
- Other specialist products rates for HMO and MUFB properties remain unchanged from 3.23%.
- Pricing changes impact **UK resident mortgage range only**; Non-UK resident and Expat pricing remains the same

**Monday, 7th April 2025:** [Molo Finance](#), the specialist mortgage lender for both UK and overseas customers, has announced further rate reductions on its UK resident buy-to-let (BTL) mortgage products, reinforcing its commitment to offering market-leading financing in a competitive landscape.

Effective immediately, two-year fixed rates have been reduced by 10bps to 3.03%, while five-year fixed rates have dropped by 14bps to 4.59% - available for both individuals and limited companies. These cuts provide greater affordability for both new and experienced landlords, whether they're entering the market, expanding their portfolios, or refinancing existing investments.

In the specialist BTL sector, five-year fixed rates for New Build and Holiday Let properties, have increased by 10bps, starting from 5.08%. However, HMO and MUFB rates remain unchanged from 3.23%, with no premium for larger properties (6+ rooms/units). Rates for non-UK residents and expats remain steady from 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.

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**Molo's Distribution Director, Martin Sims, comments,**

*"We understand that brokers need competitive financing to support their clients in today's dynamic market. These latest reductions sharpen our pricing, providing landlords with the tools they need to secure better affordability, confidently grow their portfolios and maximise returns."*

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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)

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