



Valid from 18th June 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 Our mortgages have limited availability and may be withdrawn at any time. If a mortgage product is withdrawn, we will not be able to receive applications for it.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	Product Id	Maximum LTV	Pay rate	Product fee	Follow-on rate	Overpayment allowance in each 12-month period
Standard BTL	2-Year fixed	ST_1_020626	75%	4.95%	2.50%	6.44% (BoE BR + 2.69%)	10%
	2-Year fixed	ST_2_020626	75%	3.95%	4.50%		
	2-Year fixed	ST_3_020626	75%	2.95%	6.50%		
	2-Year fixed	ST_4_020626	80%	5.05%	2.50%		
	2-Year fixed	ST_5_020626	80%	4.05%	4.50%		
	2-Year fixed	ST_6_020626	80%	3.05%	6.50%		
	5-Year fixed	ST_7_020626	75%	5.45%	3.00%		
	5-Year fixed	ST_8_020626	75%	5.05%	5.00%		
	5-Year fixed	ST_9_020626	75%	4.65%	7.00%		
	5-Year fixed	ST_10_020626	80%	5.55%	3.00%		
	5-Year fixed	ST_11_020626	80%	5.15%	5.00%		
	5-Year fixed	ST_12_020626	80%	4.75%	7.00%		
Standard BTL	2-Year tracker	ST_13_020626	75%	4.89% (BoE BR +1.14%)	3.00%	6.44% (BoE BR + 2.69%)	N/A
	2-Year tracker	ST_14_020626	80%	4.99% (BoE BR +1.24%)			
	5-Year tracker	ST_15_020626	75%	5.89% (BoE BR +2.14%)			
	5-Year tracker	ST_16_020626	80%	5.99% (BoE BR +2.24%)			
	Variable	ST_17_020626	75%	5.99% (BoE BR +2.24%)			
	Variable	ST_18_020626	80%	6.09% (BoE BR +2.34%)		N/A	



Specialist BTL product range

Product type	Initial term	Product Id	Maximum LTV	Pay rate	Product fee	Follow-on rate	Overpayment allowance in each 12-month period
HMO, MUFB, & Investor Led	2-Year fixed	SP_1_020626	75%	5.01%	2.50%	6.44% (BoE BR +2.69%)	10%
	2-Year fixed	SP_2_020626	75%	4.01%	4.50%		
	2-Year fixed	SP_3_020626	75%	3.01%	6.50%		
Holiday Let	2-Year fixed	SP_4_020626	75%	5.11%	2.50%		
	2-Year fixed	SP_5_020626	75%	4.11%	4.50%		
	2-Year fixed	SP_6_020626	75%	3.11%	6.50%		
New Build	2-Year fixed	SP_25_020626	75%	5.21%	2.50%		
	2-Year fixed	SP_26_020626	75%	4.21%	4.50%		
	2-Year fixed	SP_27_020626	75%	3.21%	6.50%		
Holiday Let	2-Year fixed	SP_7_020626	80%	5.21%	2.50%		
	2-Year fixed	SP_8_020626	80%	4.21%	4.50%		
	2-Year fixed	SP_9_020626	80%	3.21%	6.50%		
Semi-Commercial	2-Year fixed	SP_33_020626	65%	5.95%	2.00%		
	2-Year fixed	SP_34_020626	75%	5.65%	2.00%		
HMO, MUFB, & Investor Led	5-Year fixed	SP_10_020626	75%	5.49%	3.00%		
	5-Year fixed	SP_11_020626	75%	5.09%	5.00%		
	5-Year fixed	SP_12_020626	75%	4.69%	7.00%		
Holiday Let	5-Year fixed	SP_13_020626	75%	5.64%	3.00%		
	5-Year fixed	SP_14_020626	75%	5.24%	5.00%		
	5-Year fixed	SP_15_020626	75%	4.84%	7.00%		
New Build	5-Year fixed	SP_28_020626	75%	5.74%	3.00%		
	5-Year fixed	SP_29_020626	75%	5.34%	5.00%		
	5-Year fixed	SP_30_020626	75%	4.94%	7.00%		
Holiday Let	5-Year fixed	SP_16_020626	80%	5.74%	3.00%		
	5-Year fixed	SP_17_020626	80%	5.34%	5.00%		
	5-Year fixed	SP_18_020626	80%	4.94%	7.00%		
Semi-Commercial	5-Year fixed	SP_32_020626	65%	6.55%	2.00%		
	5-Year fixed	SP_31_020626	75%	6.25%	2.00%		
HMO, MUFB, New Build, Investor Led & Holiday Let	2-Year tracker	SP_19_020626	75%	4.99% (BoE BR +1.24%)	3.00%	6.44% (BoE BR +2.69%)	N/A
	5-Year tracker	SP_21_020626	75%	5.99% (BoE BR +2.24%)		N/A	
	Variable	SP_23_020626	75%	6.09% (BoE BR +2.34%)		N/A	
Holiday Let	2-Year tracker	SP_20_020626	80%	5.09% (BoE BR +1.34%)		6.44% (BoE BR +2.69%)	
	5-Year tracker	SP_22_020626	80%	6.09% (BoE BR +2.34%)		6.44% (BoE BR +2.69%)	
	Variable	SP_24_020626	80%	6.19% (BoE BR +2.44%)		N/A	



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.