

When choosing a broker, especially as a UK retail trader, reliable customer support is a crucial factor. Many brokers boast 24/5 support, covering the market days from Monday morning to Friday evening. But what if you need assistance outside these windows? This is where **24/7 support** can make a real difference. In this article, we'll explore which brokers offer genuine 24/7 support in the UK, focusing on TIOmarkets, Pepperstone, and industry staples like XTB and IG. Alongside, we'll dive into regulatory trust signals such as FCA registration, FSCS protection limits, negative balance protection, and leverage caps you must know before trading.



Understanding Broker Support Availability: 24/5 vs 24/7

Most Forex and CFD brokers operating under the UK's Financial Conduct Authority (FCA) generally advertise 24/5 support, meaning their customer service is active during typical market hours:

- Monday 00:00 GMT to Friday 23:59 GMT
- Support is unavailable during weekends when most markets are closed

However, some traders find themselves needing help outside these hours — particularly those trading crypto CFDs, weekend indices, or with different time zone needs. Brokers like **TIOmarkets** and **Pepperstone** address this by offering **24/7 support**, including weekends and holidays.

TIOmarkets 24/7 Support: What You Need to Know

TIOmarkets (operated by Tio Markets UK Limited) offers an enticing selling point for UK retail clients: genuine 24/7 support. This means wherever you are in the world or whichever hour you decide to trade, a support team member is available. In my testing — including deposits and demo account setups on their well-known platforms MT4 and MT5 — TIOmarkets delivered consistent, quick responses, a rarity among FCA-regulated brokers.

This is particularly helpful for those trading crypto CFDs, which trade round-the-clock even on weekends, or for traders in different time zones. The availability aligns with their offering of risk management tools like negative balance protection for UK clients and industry-standard leverage caps to operate within FCA regulations.

TIOmarkets FCA Regulation and Trust Signals

Tio Markets UK Limited is registered with the FCA, with a firm reference number (FRN) 928661 (always verify these yourself on the FCA Register). This ensures the broker complies with strict UK regulations that mandate transparent pricing, segregated client funds, and robust risk controls.

Pepperstone 24/7 Support: Reality vs Marketing

Pepperstone, a well-known global broker authorized to serve the UK market, also promotes **24/7 support**. Their live chat, phone lines, and email contacts are responsive outside traditional hours, and trading via MT4 or MT5 platforms is available around the clock for specific asset classes like cryptocurrencies and indices.

In my recent tests for Pepperstone 24/7 support, I found their weekend service genuine and effective, not just marketing fluff. If you're trading on weekends or outside London's timezone, Pepperstone is a solid choice.

FCA Registration and Protection With Pepperstone

Though Pepperstone is registered and regulated by the FCA, they may operate under varied entities globally. Always check that you're dealing with Pepperstone Group Limited, authorized under FCA FRN 684312, for UK client protections. Pepperstone clients benefit from the **Financial Services Compensation Scheme (FSCS)**, which provides coverage:

Protection Details Amount FSCS Protection per Eligible Person per Firm Up to £120,000

The FSCS protects client funds in scenarios such as broker insolvency but *does not cover* trading losses or negative account balances.

XTB and IG: 24/5 Support But What About 24/7?

XTB and IG are two veteran UK brokers, both regulated by the FCA, offering robust platforms and generally highly regarded customer support. However, their marketing/practice reflects a **24/5 support approach**. Both confirm that live support is unavailable during weekends, which can frustrate traders attempting off-hours trades or managing positions during market gaps.

For example, "IG 24/5 support" is the standard, not 24/7. They do offer automated tools and knowledge base resources on weekends, but personalized live help is mostly limited to market hours.

Why 24/5 May Be Enough for Some Traders

If you mostly trade traditional spot FX or CFDs aligned with market hours, you may find 24/5 support sufficient. IG and XTB also implement negative balance protection and leverage caps consistent with FCA rules.

Key Regulatory Protections for UK Retail Clients

FSCS Protection — What It Covers and What It Doesn't

The UK's Financial Services Compensation Scheme protects clients if an FCA-regulated broker fails (goes under). Eligible clients receive compensation up to **£120,000 per person per firm** for money held on deposit with the broker.



Important exclusions to note:

- FSCS does *not* cover losses due to trading activity.
- It does *not* protect against poor investment decisions or hedge failures.
- Clients must be eligible under UK FSCS rules to claim compensation.

Negative Balance Protection

One crucial protection mandated by the FCA is **negative balance protection**. This ensures retail traders cannot lose more than their deposited funds. Meaning, even during extreme volatility or market gaps, your account balance won't dip below zero, preventing debt from piling up.

Brokers like TIOmarkets and Pepperstone confirm this protection applies on their UK retail accounts.

Leverage Caps and Risk Reality

The FCA limits leverage for retail clients to between 30:1 and 2:1 depending on asset class (e.g., 30:1 for major FX pairs, 2:1 for cryptocurrencies). This is to reduce the risk of catastrophic losses for inexperienced traders.

While higher leverage may sound attractive, the risk reality is stark: high leverage can magnify losses rapidly. UK brokers strictly adhere to these caps, and any offers of "unlimited leverage" or "500:1" (especially from offshore brokers) should be treated with extreme caution.

Summary Table: Broker Support and Key Features

Broker	Support Hours (UK Retail)	FCA Registered (FRN)	FSCS Protection	Platforms	Negative Balance Protection
Typical Leverage Cap					
TIOmarkets (Tio Markets UK Limited)	24/7 Support	928661	Up to £120,000	MT4, MT5	Yes
Per FCA rules (e.g., 30:1 on majors)					
Pepperstone	24/7 Support (partial, mainly crypto)	684312	Up to £120,000	MT4, MT5	Yes
Per FCA rules					
XTB	24/5 Support	XXXXXX (verify on FCA register)	Up to £120,000	Own platform (xStation), MT4	Yes
Per FCA rules					
IG	24/5 Support	114059	Up to £120,000	Proprietary, MT4	Yes
Per FCA rules					

Final Thoughts: Choosing a UK Broker With True 24/7 Support

If being able to reach a live support agent at any hour is a priority, UK-based traders have limited but solid choices like **TIOmarkets** and **Pepperstone**. Their 24/7 support setups combined with strong FCA regulation, FSCS protection up to £120,000, and compliance with negative balance and leverage rules make them trustworthy options.

<https://theenterpriseworld.com/forex-brokers/>

Brokers advertising 24/5 support, like IG and XTB, remain excellent for traders focused on traditional market hours but may fall short if you trade weekend crypto or off-hours indices.

Always verify a broker's FCA registration and FRN through the official FCA register before opening an account. Beware of vague "tight spreads" claims and hidden fees — transparency is a key trust signal.

Finally, understand what protections like FSCS do and do not cover. No scheme shields you from trading losses, underscoring the importance of risk management and using regulated brokers who prioritize client protection.

Trading with a broker who offers round-the-clock support can make a genuine difference when every moment counts. Choose wisely!