English as the Working Language: Comparison with Geneva, Hong Kong and Dubai

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Geneva: a French-speaking centre in an English-speaking industry

Geneva and Singapore face the language question from opposite ends. Geneva is a French-speaking city in a mainly German-speaking country, working in an industry whose global language is English. The Geneva volume shows that French remains the principal language of 79 per cent of the canton's population, while English, the principal language of 12 per cent, has become the second working language of the financial centre.[1] The cantonal constitution declares French the official language.[2] The federal statutes exist in three authoritative language versions, while the circulars of the regulator and the judgments of the courts appear in German, French or Italian.

English is advancing in Swiss law nonetheless. The revision of the Swiss Code of Civil Procedure that entered into force on 1 January 2025 allows the cantons to create international commercial courts and to admit English in their proceedings. Since 2021 the Federal Supreme Court has accepted submissions in English in proceedings to set aside international arbitral awards.[3] Switzerland thus moves towards a position that Singapore occupied from the start. The movement is partial, however. A Swiss court sitting in English still applies a Code of Obligations whose concepts were formed in German and French, whereas a Singapore court works in English and applies law that was conceived in English.

The comparison also shows Geneva's distinctive asset. French connects Geneva with clients in France, Belgium, Luxembourg, Quebec, the Maghreb and francophone Africa, who prefer to discuss their affairs and sign their documents in their own language. Singapore has no equivalent in English, since English connects it with everybody and with nobody in particular. Its counterpart to Geneva's French lies in Mandarin, Malay and Tamil, which link Singapore with China, the Malay world and southern India. Chapter J.II examines that second layer.

Hong Kong: two official languages and the pull of Chinese

Hong Kong is the closest comparison in Asia. Like Singapore, it inherited English as the language of a colonial administration and of the common law. Unlike Singapore, it has a population whose first language is overwhelmingly Cantonese and a sovereign whose language is Chinese. The Official Languages Ordinance of 1974 made Chinese and English official languages with equal status, but Chinese could not be used procedurally in the courts until an amendment of 1995.[4] Since 1997 the Basic Law has provided that, "in addition to the Chinese language, English may also be used as an official language" by the executive, the legislature and the judiciary.[5]

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The formulation is telling. In Hong Kong English is the additional language, permitted alongside Chinese. In Singapore it is the working language of all institutions, even though the Constitution gives it no priority. Hong Kong's financial sector still works in English, but its courts increasingly hear cases in Chinese, its legislature debates mainly in Cantonese and its links with the mainland run through Mandarin. For a client who wants to deal with China, Hong Kong's bilingualism is an advantage. For a client who wants an Asian centre in which everything works in English, Singapore is the more natural choice.

Dubai: an English island in an Arabic legal order

Dubai has taken a third route. The Dubai International Financial Centre created its own courts by Dubai Law No. 12 of 2004, an independent English-language common law judiciary within a state whose general legal order is civil law and Arabic-speaking. In 2011 Dubai Law No. 16 opened the DIFC Courts to any local or international case where the parties consent.[6] The model shows how highly the financial industry values English-language law. It also shows its limits, since outside the financial free zone the law and the courts of Dubai remain Arabic. Singapore offers the same English-language law across the whole territory, for every transaction and every court.

Ranking the centres

In the fortieth edition of the Global Financial Centres Index, published in September 2026, New York ranked first, followed by London, Hong Kong and Singapore, with Dubai ninth, Zurich tenth and Geneva twelfth.[7] The ranking shows that English is no precondition for a place at the top, since Shanghai, Tokyo, Seoul and Shenzhen occupy places five to eight. Among the centres that compete for international private wealth and cross-border business, English-language law and regulation nonetheless form part of the common infrastructure, much as the time zone does. Chapter K.III examines the competition between these centres in detail.

In figures

English as the language most frequently spoken at home by residents aged five and over: 18.8 per cent in 1990, 23.0 per cent in 2000, 32.3 per cent in 2010, 48.3 per cent in 2020 and 58.1 per cent in 2025. Mandarin: 35.6 per cent in 2010, 26.6 per cent in 2025. Chinese dialects: 4.9 per cent in 2025. Share of pupils in English-medium schools: about 50 per cent in the early 1960s, about 90 per cent in the late 1970s. Pupils with minimum competency in two languages according to the Goh Report of 1978: fewer than 40 per cent. Singapore Free School opened on 1 August 1834 with 46 boys. Queen's Scholarship founded: 1885. English designated the first language of the school system: 1987. Speak Good English Movement launched: 29 April 2000. Singlish words in the Oxford English Dictionary: 19 added in 2016 and 11 in 2026. Official languages under Article 153A of the Constitution: four, with Malay as the national language.[8]

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Notes

1. See the Geneva volume, *Genève, place financière internationale*, Part J, chapter III, citing *Tribune de Genève*, 23 April 2026, and *20 minutes*, 23 July 2024 (OCSTAT data).
2. Constitution of the Republic and Canton of Geneva of 14 October 2012, Art. 5(1), as cited in the Geneva volume, Part J, chapter III.
3. Art. 129(2)(b) Swiss Code of Civil Procedure, in force since 1 January 2025, and Art. 77(2bis) Federal Supreme Court Act, in force since 1 January 2021, as set out in the Geneva volume, Part J, chapter I, section "L'anglais devant les juges suisses".
4. Wikipedia, "Official Languages Ordinance" (accessed November 2026): introduced on 11 January 1974 and in force from 15 February 1974; Chinese and English "declared official languages with equal status"; "Chinese could not be used procedurally in the courts until an amendment was made in 1995".
5. Basic Law of the Hong Kong Special Administrative Region, Art. 9 ("In addition to the Chinese language, English may also be used as an official language by the executive authorities, legislature and judiciary"), and Art. 8 on the maintenance of the common law, basiclaw.gov.hk (accessed November 2026).
6. Wikipedia, "DIFC Courts" (accessed November 2026): the DIFC Judicial Authority was established by "Dubai Law No.12" of 2004, the courts beginning operations in 2006; an "independent English language common law judiciary"; Dubai Law No. (16) of 2011, signed on 31 October 2011, "allowed the DIFC Courts to hear any local or international cases" with the consent of the parties.
7. Wikipedia, "Global Financial Centres Index" (accessed November 2026): GFCI 40, September 2026: New York 1st (761), London 2nd (757), Hong Kong 3rd (756), Singapore 4th (755), Shanghai 5th, Tokyo 6th, Seoul 7th, Shenzhen 8th, Dubai 9th (750), Zurich 10th (749), Geneva 12th (747); release of 16 September 2026.
8. Sources as cited in the footnotes above: Wikipedia, "Languages of Singapore", "Language policy in Singapore", "Education in Singapore", "Raffles Institution", "Queen's Scholarship", "Speak Good English Movement" and "Singlish" (all accessed November 2026); Constitution of the Republic of Singapore, Art. 153A.

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