English as the Working Language

Dr Alexander Ressos, TEP
Attorney-at-Law (Switzerland and Germany),
Solicitor (England & Wales and Hong Kong)
Of Counsel, KGP Legal LLC
alexander.ressos@kgplegal.com.sg
www.ressos.com.sg

A visitor who lands at Changi, takes a taxi to Raffles Place and spends a day in meetings with bankers, lawyers and regulators may never hear a word of any language other than English. The signs at the ministries, the forms of the tax authority, the rulebooks of the stock exchange, the notices of the Monetary Authority of Singapore and the judgments of the courts are all written in it. Yet English is the first language of only a part of the population. The Constitution names Malay as the national language. This chapter examines how a former colony in which most people spoke Hokkien, Teochew, Cantonese, Malay or Tamil came to conduct its government, its law and its business in English. It also asks what that choice has meant for the financial centre.

The question has a direct counterpart in the Geneva volume. Part J of *Genève, place financière internationale* treats the French language as an infrastructure of the Geneva financial centre: a language of law in the civil law tradition, shared with France, Belgium, Luxembourg, Quebec, the Maghreb and francophone Africa, and an asset that competitors cannot build. Singapore's language infrastructure is of another kind. English is a language that the city shares with the global financial system itself,

© 2026 Dr Alexander Ressos. General information only, not legal, tax or investment advice. No client relationship is created. All Singapore law advice is provided by a duly licensed and regulated firm of Singapore advocates and solicitors only on the basis of an express written letter of engagement. More information at SingaporeIQ.com and ressos.com.sg.

with the common law world and with the regulators who write the international standards. Where Geneva draws an advantage from a language that sets it apart, Singapore draws its advantage from a language that connects it with everyone.

The chapter opens Part J, which examines the role of language in the financial centre. It traces the colonial legacy of English, the political decision to keep it after independence and its role as a common language between the communities of a plural society. It then turns to English in finance and contracts and closes with the relation between Singapore English, its colloquial variety Singlish and international English. The bilingual policy and the place of Mandarin are the subject of Chapter J.II. The common law as a legal export and the legal services market belong to Chapter J.III, while education and the financial workforce are examined in Chapter J.IV.

Essentials

English became the language of administration, courts and commerce under British rule, carried by mission and government schools from the Singapore Free School of 1834 onwards and by the scholarships that sent the best pupils to British universities. After self-government and independence, the state recognised four official languages and kept Malay as the national language. It nonetheless chose English as the working language of government, law and business because English was neutral between the communities and opened access to the world economy. Between the 1960s and 1987 the education system moved from four separate language streams to a single national system with English as the first language and a mother tongue as the second. By 2020 English had become the language most frequently spoken at home. In 2025 it was the home language of a clear majority of residents. For the financial centre, English means that statutes, regulatory notices, contracts, court proceedings and arbitration all work in the language of international finance, without translation.

© 2026 Dr Alexander Ressos. General information only, not legal, tax or investment advice. No client relationship is created. All Singapore law advice is provided by a duly licensed and regulated firm of Singapore advocates and solicitors only on the basis of an express written letter of engagement. More information at SingaporeIQ.com and ressos.com.sg.

Disclaimer

This article is provided for general information only. It is based on publicly available sources as at its date of publication. These sources have not been independently verified against licences, regulatory registers or the records of the entities concerned. It is not legal, tax, financial or investment advice. Nor is it a recommendation to invest in, transact with or use the services of any entity mentioned. Law and regulation change frequently, so the content may be incomplete or outdated. To the fullest extent permitted by law, Dr Alexander Ressos and the publisher of SingaporeIQ exclude all liability for loss or damage arising from the use of or reliance on this article. Readers should obtain advice on their specific circumstances before acting or refraining from action.

Names and trademarks of the entities discussed belong to their owners and are used for identification only. Their mention implies no endorsement, affiliation or allegation of wrongdoing. All Singapore law advice is provided by a duly licensed and regulated firm of Singapore advocates and solicitors only on the basis of an express written letter of engagement. Corrections and updates: contact@ressos.com.

© 2026 Dr Alexander Ressos. This article may be quoted with attribution to SingaporeIQ (SingaporeIQ.com). Reproduction in full and any commercial use require prior written consent. The Legal Terms at https://singaporeiq.com/legal-terms apply.

Author contact: Dr Alexander Ressos, TEP · contact@ressos.com