Mandarin in business with China

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Lee Kuan Yew's English in Beijing

The economic value of Mandarin depended on China opening to the world. When Lee Kuan Yew first visited China in 1976, he conducted his official meetings in English. He wished to make clear that he represented a sovereign, multiracial Singapore, which had no intention of becoming a "third China". The gesture reflected a sensitivity that persisted until Singapore established diplomatic relations with Beijing on 3 October 1990.[1] Neighbouring Malaysia and Indonesia had long suspected their Chinese minorities of loyalty to China. A Singapore that spoke Mandarin to Beijing too eagerly risked confirming those suspicions.

The same caution explains why the bilingual policy always presented Mandarin as a language of culture and only later as a language of commerce. The commercial argument became prominent in the 1990s, once the reforms of Deng Xiaoping had made China a destination for investment and once diplomatic relations had removed the political risk of speaking its language. Chapter II of Part I describes that relationship, from Deng's visit to Singapore to the free trade agreement and the government-to-government projects.

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Suzhou and the bilingual administrator

The first large test of Singapore's bilingual capacity in China was the Suzhou Industrial Park. The agreement on its joint development was signed on 26 February 1994 by the Chinese Vice Premier Li Lanqing and Lee Kuan Yew. A consortium of Singaporean state enterprises initially held 65 % of the development company. The park was meant to transfer Singapore's administrative "software" of planning, investment promotion and public administration to a Chinese city. That transfer required Singaporean officials who could work in Chinese with Chinese officials and Chinese officials who could learn from Singaporean practice.

The early years were difficult. The park incurred losses while local authorities in Suzhou promoted a competing zone. In 1999 Singapore reduced its stake to 35 %.[2] The difficulties showed that speaking the same language does not guarantee shared understanding. Singaporean administrators discovered that their Mandarin, learned at school and used at home, did not prepare them for the politics of a Chinese municipality. The park nevertheless grew into a zone of 278 km², whose urban development model was later replicated in the Sino-Singapore Tianjin Eco-City. It also became a school for the bilingual officials and executives who later managed Singapore's relations with China.

Business China and the bicultural professional

The government drew a conclusion from the Suzhou experience: language alone was not enough, since Singapore needed people who understood Chinese institutions as well as Chinese words. On 19 November 2007 Lee Kuan Yew and the Chinese Premier, Wen Jiabao, launched Business China, a non-profit organisation that aims to nurture a core pool of bilingual and bicultural Singaporean talent able to engage with China. Its programmes range from youth forums and scholarships to an annual forum on China. In 2023 it launched an internship exchange of up to six months between the two countries. In September 2025 it signed agreements with Singapore's five polytechnics.[3]

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The word *bicultural* in that statement of aims marks the evolution of the policy. In the 1960s the aim was a bilingual citizen. In the 2000s the aim became a professional who could read Chinese contracts, follow Chinese policy documents and understand how Chinese officials and entrepreneurs make decisions. The Special Assistance Plan schools, the higher mother tongue papers and the programmes of Business China form a pipeline for this professional. It is narrow by design, because the state accepted that most Singaporeans would remain English-dominant.

Mandarin in the financial centre

In the financial centre Mandarin is used in three settings. The first is private banking and wealth management for clients from mainland China, Taiwan, Hong Kong and the Chinese communities of Southeast Asia. Chapter II of Part I shows that the presence of a predominantly Chinese society in which Mandarin is widely spoken is one of the reasons Chinese families give for choosing Singapore. Relationship managers who can explain a trust deed, a fund structure or a tax residence rule in Mandarin have an advantage over colleagues who need an interpreter. Chapter III of Part E describes the single family offices through which many of these families invest.

The second setting is compliance. A bank that onboards a client from China receives documents in Chinese: business licences, shareholder registers, court judgments, tax certificates and property records. The verification of source of wealth, examined in Chapter III of Part H, depends on staff who can read these documents and recognise inconsistencies. The money laundering case of 2023, examined in Chapter VI of Part E, showed what happens when institutions accept documents without checking their substance. Language skills alone cannot prevent such failures. Without them, however, the verification of Chinese documents becomes almost impossible.

The third setting is the corporate and capital markets business with Chinese companies: listings on the Singapore Exchange, bond issues, mergers and the treasury activities of Chinese groups that use Singapore as a regional headquarters,

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which Chapter I of Part I describes. Here Mandarin is the language of negotiation and English the language of the documents, a division that reproduces in the boardroom the functional division of the bilingual policy.

The limits of the asset

Mandarin is a real asset for Singapore. It is also a limited one, for four reasons. First, Singapore no longer holds a monopoly. Hong Kong's population speaks Cantonese. A growing share of it also speaks Mandarin, while many of its financial institutions employ mainland graduates. Mainland China itself produces each year many graduates fluent in English who compete for the same positions in Singapore. Second, the depth of Mandarin among young Singaporeans has declined with the rise of English at home, as the census figures show. Third, the commercial value of Mandarin rises and falls with the political relationship between China and the West. Chapter V of Part K examines how geopolitical tension can turn familiarity with China from an advantage into a source of scrutiny.

The fourth reason is the most important for a lawyer. The language of the law in Singapore is English. Contracts with Chinese counterparties governed by Singapore law are drafted in English. Disputes before the Singapore courts and in arbitration under the rules of the Singapore International Arbitration Centre are conducted mostly in English, with Chinese-language documents translated for use in proceedings. Chapter III of this part and Chapter II of Part F describe these institutions. Mandarin opens the door to the client. English governs the transaction once the client has entered.

Notes

1. Wikipedia, "China–Singapore relations" (accessed November 2026): Lee's official visits to China from 1976 onwards were conducted in English, to show that he represented Singapore and not a "Third China"; formal diplomatic relations established on 3 October 1990. ↩

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2. Wikipedia, “Suzhou Industrial Park” (accessed November 2026): formally launched on 26 February 1994 with the signing of the agreement on its joint development by Li Lanqing and Lee Kuan Yew; the company was initially 65 % owned by Singaporean state-owned enterprises and 35 % by Chinese state-owned enterprises; Wikipedia, “Suzhou Industrial Park” (accessed November 2026): Singapore cut its stake to 35 % in 1999; the park made its first profit in the first ten months of 2001; area 278 km², of which the China-Singapore cooperation area covers 80 km²; the Sino-Singapore Tianjin Eco-City described as a replication of the park’s urban development model. ↩
3. Business China, “About Us”, businesschina.org.sg (accessed November 2026): launched in November 2007, officially on 19 November 2007, with Lee Kuan Yew as founding patron alongside Premier Wen Jiabao; vision statement: “aims to nurture a core pool of Singaporean bilingual and bicultural talents”; Youth Interns Exchange Scheme launched in 2023 with internships of up to six months; memoranda of understanding with Singapore’s five polytechnics signed on 19 September 2025. ↩

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