# The Bilingual Policy and Mandarin as a Commercial Asset: practical consequences

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

## Language as a client asset and a compliance tool

For banks, wealth managers, family offices and law firms, the bilingual policy produces a workforce in which almost everyone speaks English and many understand a second language. The second language is uneven. Some staff read Chinese legal documents with ease. Others understand spoken Mandarin without being able to write it, while many younger Chinese Singaporeans are more comfortable in English than in Mandarin. Institutions that rely on Mandarin for client service or compliance should therefore assess language skills explicitly and avoid inferring them from ethnicity or school background.

Language requirements in recruitment must be justified. The Tripartite Guidelines on Fair Employment Practices ask employers to state a language requirement in a job advertisement only when the job needs it and to explain why.[1] The Workplace Fairness Act 2025, passed by Parliament on 8 January 2025, will add statutory protection against discrimination in employment on a list of characteristics that

© 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.

includes language. It was not yet in force in September 2026 and is expected to take effect at the end of 2027.[2] A financial institution that requires Mandarin for a relationship manager covering clients from China can justify the requirement. A general requirement for all front-office staff is harder to defend.

Documents in Chinese, Malay or Bahasa Indonesia play a large part in onboarding and source-of-wealth verification. An institution should know who in its team can read them, when a certified translation is needed and how the translation is recorded in the client file. The same applies in disputes, where Singapore courts and arbitral tribunals work in English and the translation of key documents can become a point of contention.

## Checklist for institutions

- Assess the written and spoken language skills of client-facing and compliance staff with a test, and record the result. Do not infer them from ethnicity or schooling.
- Identify which client segments require Mandarin, Cantonese, Hokkien, Malay, Bahasa Indonesia or Indian languages, and match the staffing accordingly.
- State language requirements in job advertisements only where the role needs them, with the reason, in line with the tripartite guidelines and, once it is in force, the Workplace Fairness Act 2025.
- Ensure that documents in Chinese or other languages used for source-of-wealth verification are read by qualified staff and, where necessary, translated by a certified translator.
- Recognise the difference between simplified and traditional characters, and between mainland, Taiwanese and Hong Kong usage, in documents and correspondence.
- Keep English as the language of the governing documents and record any parallel Chinese version, with a clause stating which version prevails.

© 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.

- Invest in the second-language skills of staff through training, secondments to China or Indonesia and programmes such as those offered by Business China.

## Notes

1. Tripartite Alliance for Fair and Progressive Employment Practices (TAFEP), Tripartite Guidelines on Fair Employment Practices, guidance on job advertisements: language requirements such as "Mandarin-speaking" only where necessary for the job, with the reason explained. ↩
2. Allen & Gledhill, "Workplace Fairness Bill passed in Parliament to protect employees from discrimination", 23 January 2025, allenandgledhill.com (accessed November 2026): Bill passed on 8 January 2025; protected characteristics age, nationality, sex, marital status, pregnancy, caregiving responsibilities, race, religion, language ability, disability and mental health condition, with race, religion and language grouped together; Herbert Smith Freehills Kramer, "Workplace Fairness Act to take effect end of 2027", 10 December 2025, legal500.com (accessed November 2026): the Act is "expected to come into force at the end of 2027"; the second Workplace Fairness bill passed on 4 November 2025. ↩

## 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.

© 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.

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

© 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.