

Dialect and trust in client relationships

*Dr Alexander Ressos, TEP
Attorney-at-Law (Switzerland), Solicitor (Hong Kong),
Solicitor (England & Wales)*

In client relationships, language serves as a signal of proximity. A Basel client who opens an account with the cantonal bank or with a local private bank expects to be addressed in dialect. A client adviser who answers in Standard German may appear distant, even if he speaks with perfect courtesy. The dialect signals that the adviser belongs to the same community, shares its values and will still be there in twenty years.¹ This signal matters most in the long-term relationships that characterise private banking and wealth management, in which a family may entrust its assets to the same house for several generations.

The international clientele of the Basel financial centre has different expectations. A German client from Freiburg im Breisgau or Stuttgart expects Standard German, though he may appreciate a dialect greeting as a sign of local colour. A client from France or French-speaking Switzerland expects French, an Italian client may wish to be served in Italian, while clients from the Middle East, Asia or the Americas are usually served in English.² The private banks of Basel have therefore always employed multilingual advisers, with a recruiting policy that reflects the composition of their clientele. A bank that serves clients from Alsace and Baden as well as from the rest of the world needs advisers who can move between dialect, Standard German, French and English within the same day.

The languages of the client relationship also have a regulatory dimension. FINMA, the Swiss Financial Market Supervisory Authority, conducts its proceedings in the official languages and publishes its circulars and guidance in German, French and Italian. Many of its documents are also available in English. In practice FINMA accepts correspondence and documents in English from supervised institutions, which reflects the international composition of the Swiss financial sector.³ The documentation of due diligence under anti-money laundering rules may be kept in a language that the institution and the auditors understand.

Whatever language is chosen, the file must permit the auditor to reconstruct the identity of the client, the origin of the assets and the purpose of the business relationship.

Experience from other financial centres confirms that language skills support trust in subtle ways. In Singapore and Hong Kong, where the author lived and worked for fifteen years, the ability to switch between English and Chinese dialects plays a role comparable to that of Swiss German in Basel. A client who hears his own language feels understood, while a client who must express himself in a foreign language remains more cautious.⁴ The lesson for Basel is that dialect is an economic asset as well as a cultural one: it binds the local clientele to the local banks, which provide a stable base for the international business of the financial centre.

1 Notes

1. On the role of dialect in client relationships in Swiss retail and private banking, see the sociolinguistic literature on language and trust and the practitioner literature on client relationship management in Switzerland. To be verified. ↩
2. On the language skills required of client advisers in Swiss private banking and the composition of the foreign clientele of Basel banks, see Part E, Chapter I, and the publications of the Swiss Bankers Association. To be verified. ↩
3. On the languages used by FINMA in its proceedings and its practice regarding documents in English, see the Financial Market Supervision Act (FINMASA) of 22 June 2007 (SR 956.1) and FINMA's published guidance on its communication with supervised institutions. Status to be verified. ↩
4. On the role of language in trust formation in cross-border wealth management in Asian financial centres, see the comparative literature on private banking in Singapore and Hong Kong and the companion volumes on Singapore and Hong Kong in this series. To be verified. ↩

For general information only. This article does not constitute legal or tax advice, does not replace advice on an individual case and creates no lawyer-client relationship. It reflects the legal position as of September 2026.

Online version: helveticaregister.com/basel-dialect-and-trust-in-client-relationships