

Advice: understanding the client in his own language

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Wealth, tax and legal advice rests on an understanding of the client's situation: his family, his business, his plans, his fears. That understanding presupposes communication free of obstacles. A French-speaking client who addresses a Geneva adviser in his own language expresses his concerns with the precision and the nuances that only the mother tongue allows. He also grasps the full import of the advice he receives and establishes with his adviser a relationship of trust that the shared language makes easier.

This dimension is particularly important in wealth management, where the personal relationship forms the heart of the profession, as Part D showed. Geneva's private bankers have long served French, Belgian and African clients in their own language, a linguistic closeness that has contributed to the loyalty of this clientele. It partly explains why Geneva has retained, after the end of banking secrecy, a French-speaking clientele whose affairs tax transparency has regularised.

It is also important in commodity trading, where relationships with the national companies, administrations and partners of the French-speaking countries of Africa and the Maghreb are formed in French. A Geneva trader who negotiates in French with a Congolese oil company or an Ivorian cocoa board enjoys an advantage over a competitor who must rely on interpreters or impose English.

Understanding in the client's language is not confined to vocabulary. It includes the cultural references, the negotiating habits, the codes of courtesy and the things left unsaid, knowledge of which distinguishes the effective adviser. The French-speaking world is diverse: a client from Paris, a client from Dakar and a client from Montreal do not share the same codes. The common language offers a gateway to understanding, which it does not by itself guarantee.

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Worked example. A Geneva firm advises a Senegalese family on the succession of an industrial group valued at EUR 80 million, whose members live in Dakar, Paris and Geneva. The applicable laws — Senegalese, French, Swiss — all belong to the civil law tradition and are expressed in French. The firm drafts in French a family agreement, holding company articles and testamentary provisions that each member can read and that the local advisers can examine without translation. If the same documents had to be drafted in English and translated, the cost of translation and the risk of inconsistency would be added to the fees. The figures are fictitious.

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