

French, the language of law and business — overview and summary

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For the Geneva financial centre, French is a language of law before it is a language of commerce. The legal concepts in which Geneva practitioners reason — property, obligation, the fiduciary relationship, succession, the foundation — were forged in a civil law tradition of which French is, alongside German and Italian, one of the languages of expression in Switzerland, and of which it is the principal language across much of the French-speaking world. This chapter examines what this shared language and legal tradition brings to the financial centre, how it manifests itself in the advisory and financial professions, and what limits it encounters.

1 In five sentences

1. For the Geneva financial centre, French is a language of civil law, shared with France, Belgium, Luxembourg, Quebec, the Maghreb and French-speaking Africa, whose business law, harmonised by OHADA, is expressed in French.
2. Legal drafting in French makes it possible to serve French-speaking clients with precision and without translation, whereas multilingual drafting requires carefully designed prevailing-language clauses.
3. Advising in the client's own language is the foundation of the relationship of trust, in wealth management as in trade with French-speaking countries, although it does not dispense with the need to know the codes specific to each country.
4. The Geneva courts sit in French. Geneva also offers French-speaking parties international arbitrations conducted in their language, while the 2025 revision opens the door to English before the international commercial courts.

5. The advantage of French is limited by the dominance of English in finance, by the diversity of the French-speaking world, by the linguistic evolution of certain countries and by machine translation, all of which call for a multilingual strategy.

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