双语政策与作为商业资产的华语：实际影响

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语言作为客户资产和合规工具

对银行、财富管理机构、家族办公室和律师事务所而言，双语政策造就了一支几乎人人讲英语、许多人还懂第二语言的劳动力。但第二语言的水平参差不齐。有些员工能轻松阅读中文法律文件。另一些人能听懂华语却不会书写，而许多年轻的新加坡华人用英语比用华语更自在。因此，依赖华语开展客户服务或合规工作的机构，应明确评估员工的语言能力，避免根据族群或教育背景来推断。

招聘中的语言要求必须有正当理由。《公平雇佣实践三方指导原则》要求雇主仅在工作确有需要时，才在招聘广告中列明语言要求，并说明理由。[1]国会于2025年1月8日通过的《2025年职场公平法》，将针对包括语言在内的一系列特征，为雇佣歧视提供法定保护。该法截至2026年9月尚未生效，预计于2027年底实施。[2]金融机构要求负责中国客户的客户经理讲华语，这一要求有其正当理由。若要求所有前台员工普遍具备华语能力，则较难自圆其说。

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中文、马来文或印尼文文件在客户开户和财富来源核查中发挥着重要作用。机构应当清楚团队中谁能阅读这些文件、何时需要经认证的翻译，以及如何在客户档案中记录译文。争议中同样如此：新加坡法院和仲裁庭以英语工作，关键文件的翻译可能成为争议焦点。

机构核对清单

- 通过测试评估面向客户的员工和合规员工的书面及口头语言能力，并记录结果。不要根据族群或教育背景加以推断。
- 确定哪些客户群需要华语、粤语、福建话、马来语、印尼语或印度诸语言，并据此配置人员。
- 按照三方指导原则以及生效后的《2025年职场公平法》，仅在岗位确有需要时才在招聘广告中列明语言要求，并说明理由。
- 确保用于财富来源核查的中文或其他语言文件由合格员工阅读，并在必要时由经认证的翻译人员翻译。
- 在文件和往来信函中，注意简体字与繁体字之间的差别，以及大陆、台湾和香港用法之间的差别。
- 以英语作为管辖文件的语言，记录任何平行的中文版本，并订立条款说明以哪一版本为准。
- 通过培训、派驻中国或印度尼西亚以及通商中国等机构提供的项目，投资于员工的第二语言能力。

注释

1. Tripartite Alliance for Fair and Progressive Employment Practices（TAFEP），Tripartite Guidelines on Fair Employment Practices，关于招聘广告的指引：诸如“Mandarin-speaking”之类的语言要求仅在工作确有需要时才可列明，并须说明理由。↩

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2. Allen & Gledhill，“Workplace Fairness Bill passed in Parliament to protect employees from discrimination”，2025年1月23日，allenandgledhill.com（2026年11月访问）：法案于2025年1月8日通过；受保护特征包括年龄、国籍、性别、婚姻状况、怀孕、照护责任、种族、宗教、语言能力、残疾和心理健康状况，其中种族、宗教和语言归为一组；Herbert Smith Freehills Kramer，“Workplace Fairness Act to take effect end of 2027”，2025年12月10日，legal500.com（2026年11月访问）：该法“expected to come into force at the end of 2027”；第二部职场公平法案于2025年11月4日通过。↩

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