WRITING WITH STYLE

A REFERENCE GUIDE FOR EIB STAFF ON LANGUAGE, GRAMMAR AND USAGE

European Investment Bank
The EU bank

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Writing with style: A reference guide for EIB staff on language, grammar and usage

For further information on the EIB's activities, please consult our website, www.eib.org.
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We all know reading is good for you. It's good for the planet, too – as long as you read on the right paper.

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INTRODUCTION

From the age of about seven or eight, everyone knows how to write. But how many of us can really write? How many of us can go beyond connecting letters, words and sentences and set them together in such a way that they communicate clearly and with precision? This guide will help you do exactly that.

There are tremendous writers at the European Investment Bank. Perhaps you are one of them. If you are, remember that even the greatest novelists still employ editors and that Ernest Hemingway said, "writing is something that you can never do as well as it can be done." This guide is for you, to help you get even better at writing. If you are not one of the Bank's tremendous writers, this guide is also for you. Use it and no one will be able to tell the difference between you and a tremendous writer. (Beware, tremendous is a classic false friend. While it's a compliment in English, it's a criticism in Italian.)

Here is how it works. In Ed McBain's detective novel *Fat Ollie's Book,* the hero asks a pianist to teach him how to play "Night and Day," "so that people will think I can play piano." The pianist answers, "If you can play Night and Day on the piano, you can play piano." So use this guide to make people think you can write well and, as if by magic, you actually will be able to write well.

Writing well is hard. This is just as true of a Note to the Management Committee as it is of a best selling novel. Every form of writing has its own specific characteristics. (That is one of the reasons why no one has ever nominated a Note to the Management Committee for the Prix Goncourt. The other reason? Our Notes are confidential.) Yet a brochure for the Bank's work in Armenia, our Sustainability Report, a Preliminary Information Note and a Projects Directorate Monitoring Report do have something in common — they are all intended for someone to read. Do not forget that person. Be nice to them. Do not make them read something unclear. Do not make them read the same sentence twice, only to be still unsure of the meaning. You have interesting thoughts in your head. Communicate them clearly to your reader so that you might find common ground. In the seventh volume of his great masterpiece *In Search of Lost Time*, Marcel Proust writes, "The writer's work is only a kind of optical instrument he provides the reader so he can discern what he might never have seen." This style guide will allow your optical instrument to be in sharp focus.

At the European Investment Bank, we communicate about complicated financial or technical subjects. This guide will help an expert in a given area write something that makes sense to a colleague who is not an expert. Jargon and

acronyms — just like unnecessary words and phrases — obscure your meaning. They make it look as though you have not thought hard enough about your subject. If your writing is sloppy, the reader will believe your thinking is sloppy. "Writing well [is] almost the same as thinking well," wrote Thomas Mann in *The Magic Mountain*. Style matters, and because it works according to rules that we can all learn, it makes our message uniform and precise. Anything you write with the aid of this guide will be clearer to anyone in the Bank — and to the board of directors, who have to read many pages of our writing before they decide whether our projects go ahead or not. Be nice to them, and chances are they will be nicer to us.

GEORGE ORWELL GAVE US SIX RULES FOR CLEAR WRITING:

- Never use a figure of speech you are used to seeing in print as it is probably a cliché.
- Never use a long word where a short word will do.
- Never use the passive where you can use the active.
- If it is possible to cut a word out, always cut it out.
- Never use a jargon word.

His sixth rule was that you may break any of the other rules if it forces you to write something "barbarous." We have replaced this final rule with another: you only get to break the other rules when you can write as well as George Orwell. Whenever you finish a piece of writing — and certainly whenever you feel your writing may be poor — read over what you have written and apply each of these rules one after the other. Your work will be the better for it.

The Communications Department is not Orwellian, however. We have given you far more than six rules. With this guide, we are giving you something that the great American essayist and poet Dorothy Parker regarded as vital to good writing.

Parker, who suffered for her art, recommended that aspiring writers be given a style guide — and then shot "while they are still happy." Please accept this style guide with the compliments of the Communications Department. We hope you will use it and be happy.

HOW TO USE THIS GUIDE

The first part of this guide tries to make good writing easier by providing ten basic, easy-to-follow rules. Applying these rules will help you avoid language pitfalls and useless phrases, allowing you to communicate simply and clearly. Think of them as the Ten Commandments for writing. Following these rules will, over time, train your brain to recognise bad writing and to automatically correct it.

The next part contains style conventions listed in alphabetical order. What is a style convention and why do we care? Style conventions are rules that tell us how to treat recurring words and expressions in EIB publications. "The Bank" when referring to the EIB, for example, and not just "Bank." Applying the conventions will ensure consistency across EIB publications and show our readers that we produce serious, quality work.

The third section provides clear lists of terms and expressions to avoid. Staying away from some of these expressions may seem counterintuitive because you read them every day in other institutional reports ("in order to," for example). These lists, however, come straight from the European Commission's **Clear Writing Campaign**, an initiative created ten years ago to improve how EU institutions communicate.

Other resources include the **Interinstitutional Style Guide**, published by the Publications Office of the European Union, and the Clear Writing Tips published on the EIB intranet by Linguistic Services.

WRITE USING CLEAR, SIMPLE LANGUAGE (HINT: WRITE LIKE YOU TALK)

Plain language is clear, straightforward, expressive language written with the reader in mind. **It's language that anyone can understand and is short and to the point.** This guide concentrates on English, but the principles apply to communication in any language.

It's a myth that plain English sounds unprofessional and ungrammatical. In reality, plain English:

- gets the message across more easily
- is friendlier
- is less confusing
- accommodates non-native English speakers
- increases trust
- is faster to read
- is faster to write

That all sounds great, but how do you make sure your writing is simple and clear? Following these ten rules will help straighten out your sentences and simplify those complex ideas.

1. USE SIMPLE WORDS

Overcomplicated words and phrases interfere with communication. Imagine you are speaking to a friend or family member. What sort of words would you use? Would you say "in conjunction with" or simply "and"? "Due to the fact that" or "because"? "At the present time" or "now"? Would you pepper your conversation with Latin terms and phrases? Probably not. **Write like you talk.**

2. FOCUS ON ONE IDEA PER PARAGRAPH

Texts get confusing when writers bounce from one idea to the next. As Martha Stewart once said, the key to organising your home is to keep like things together. Apply the same principle to your writing, and keep to one idea per paragraph.

The topic, or first sentence, of a new paragraph will signal to your reader that you are introducing a new idea or expanding on an existing one. That topic sentence should be followed by your evidence, or argument, laid out coherently. If needed, a concluding sentence can summarise your main idea.

3. KEEP RELATED WORDS AND PHRASES TOGETHER

Confusion arises when words are misplaced in a sentence. Keep words or groups of words that relate to the same thought together. Make sure that dependent clauses are next to the noun they modify.

Wrong: We cut the new **factory's** ribbon, **one of the biggest investments in Central Europe.**
Right: We cut the ribbon for the new factory, one of the biggest investments in Central Europe.

4. USE THE ACTIVE VOICE

In an active sentence, someone or something does an action. In a passive sentence, someone or something has an action done to them. For example:
Active: Lisa slammed the door.
Passive: The door was slammed by Lisa.

People use the passive voice:
• because it feels more formal

• to avoid taking responsibility or assigning blame (compare "the file was lost" with "we lost the file" or "Simon lost the file")

Using the passive voice is grammatically correct, but in almost all cases, the active voice gets the point across in a more dynamic, direct way.

5. CHANGE NEGATIVE STATEMENTS INTO AFFIRMATIVE ONES (GET RID OF "NOT")

Using the word "not" forces the reader to guess at the writer's intention. It makes sentences unclear and unconvincing.

Negative: He was not very often at work.

Affirmative: He was often absent.

In the first sentence, the writer is able to hide behind an ambiguous idea or criticism. Don't waste your readers' time. **Say what you mean.**

6. SHOW, DON'T TELL

Avoid vague language and expressions. Be specific. Be precise. Give examples. Use your words to paint a picture that readers can visualise. The playwright Anton Chekhov reportedly said, "Don't tell me the moon is shining; show me the glint of light on broken glass."

Vague: The outcome of the agriculture facility was positive.
Clearer: New agriculture lending raised food production by one-third.

7. OMIT NEEDLESS WORDS

If you can delete a word or phrase without changing the meaning of the sentence, then delete it.

Long: We are in the process of preparing a report.
Shorter: We are preparing a report.

Writing compact, strong sentences in a second language can be tricky. For that reason, we have come up with some easy-to-identify phrases that you can easily trim out of your texts. (Refer to the "Wordiness" section of this guide, page 50.)

8. ALTERNATE YOUR SENTENCE STRUCTURE

Mix up short sentences with simple ideas and longer, more complex ones. Interspersing complex texts with short, easy-to-understand sentences will give the reader a chance to breathe.

Example: Providing credit to small businesses allows them to grow and develop. **It's not just about money, though**. Many business owners lack the skills necessary to expand their markets or develop their employees.

9. USE PARALLEL CONSTRUCTION, PARTICULARLY IN LISTS

Content that is repeated, such as in lists or comparisons, should follow a similar sentence structure. This similarity allows the reader to identify groups of content. Inexperienced writers may vary how they phrase items in a list to avoid repetition, but varying the structure actually makes the list harder to follow.

Varied: Learning by heart is a difficult exercise, but it is easy to learn by doing.

Parallel: Learning by heart is difficult, while learning by doing is easy.

Parallel construction in lists:

The Bank wants to increase lending by:
- **making** money available to small businesses
- **searching** out innovative young firms
- **supporting** infrastructure projects

Sentences that are connected with phrases like "not, but; not only, but also; either, or; first, second and third" should follow a parallel construction.

- It was important not to act, but to think.
- Either you go, or I do.
- I disagree with your proposal, first because it won't work, and second because it's shortsighted.

10. AVOID JARGON AND ACRONYMS

JARGON

Jargon is specialist language understood by a limited group of people. **Technical terms and jargon that are familiar to your readers may speed up communication, but any unfamiliar terms will confuse and alienate them.**

Do not use jargon if you can think of an everyday English equivalent.

- Jargon is lifeless language, so people switch off.
- It obscures real meaning.
- It excludes everyone who does not have the same level of knowledge as you, or the same precise understanding that you have.
- It wastes time as people try to figure out what you mean.
- Jargon can make an organisation seem insular and out of touch.

If jargon or technical language is absolutely essential, write using this language. Then paraphrase yourself, explaining what you mean.

ACRONYMS AND INITIALISMS

Acronyms (words formed from the initial letters of other words) and **initialisms** (abbreviations formed with the initial

letter of each word in a name) should be avoided wherever possible. If you have to use an acronym or initialism, write out the full name the first time you use it, and then include the abbreviation/initialism in brackets (parentheses).

Example: The European Investment Bank (EIB)

WHY WE HATE ACRONYMS (WWHA)

We at the EIB are addicted to acronyms. For us, acronyms serve as shorthand for the long, often complicated names of European programmes or bank divisions. But not everybody speaks our language. For that reason, **acronyms should be avoided whenever possible.**

When do acronyms work and when should be they be jettisoned? In short, easily identifiable acronyms (NATO, Unicef, JASPERS) should be used, while random initialisms (SMEs, EIAH) should be avoided. JASPERS or NATO are groups of letters that are pronounced like a word, which makes them easy for the reader to understand and remember. **Initialisms, however, tend to be nonsensical combinations of letters that are difficult for the reader to retain.** Do you even remember what WWHA stood for?

An easy way to avoid acronyms in publications is to strip long names down to essential words. For example, refer to the European Investment Advisory Hub as the "Hub" on subsequent references, to the European Investment Fund as "the Fund," and to the European Investment Bank as "the Bank." Simple references like these go a long way towards eliminating the confusing combinations of capital letters in our publications.

EDITORIAL STYLE GUIDE

STYLE CONVENTIONS

Entry	Style	Example
3-D	Not 3D.	
4G/5G	No hyphen when referring to telecom networks.	
abbreviations	An abbreviation is a shortened form of a word achieved by removing the end of that word. Abbreviations are closed with a full stop. If there are many abbreviations in the text, or if the publication is a long one, provide a list of abbreviations at the beginning of the document. Try to avoid unnecessary abbreviations.	vol. (volume), co. (company) and inc. (incorporated).
acronyms	An acronym officially is a word formed from the initial letters of other words and which can be pronounced as a single word. Some acronyms are formed from French titles (such as Cedefop). Acronyms do not require a full stop. We often use the term acronym, however, to refer to a collection of capital letters that replaces a formal name or often-used term. **Avoid acronyms wherever possible**. The overuse of capital letters in a text makes it hard to read. If you have to use acronyms, do so sparingly. Make sure to explain what the acronym stands for the first time it is used. However, you do not need to put an acronym in parentheses after a project or group name if you do not use it later in the text. Acronyms force the reader to do extra work. The reader has to retain what the acronym means, often requiring him/her to stop reading and to refer to the definition of the acronym stated earlier in the text. Acronyms should definitely be avoided for short names, such as the European Commission or European Parliament, or short phrases, such as venture capital or private equity. Lastly, avoid using the EIBG to replace the European Investment Bank Group. The EIB Group should be used instead.	Central European Broadband Fund (CEBF). On second reference, simply say "the fund" and not CEBF. The Digital Innovation Hub has many projects in the works. The hub is focusing on big data applications and other initiatives. Refer to the European Commission as the Commission on second reference, not the EC. The European Parliament should be the Parliament on second reference, not the EP.

Entry	Style	Example
acronyms (titles/headlines)	Spell out all initialisms, abbreviations or acronyms, except acronyms that are commonly used, like NATO. The EIB and EIF are acceptable in headlines, but only after we have used the full name and initials previously in the text.	
acronyms (used as words)	When an acronym of six letters or more can be pronounced, it takes a capital letter at the beginning and then small letters. Acronyms of five letters or less take all capital letters. **The exception to this rule is JASPERS.**	Unesco, NATO, AIDS
actors	This word is often misused. An actor refers to a thespian or screen actor, not a person or group involved in something.	**Avoid:** The EIB worked with different actors on the project. **Instead:** The EIB worked with different groups on the project, such as (give some examples).
additionality	Include a definition of additionality the first time you use the term. Here is one possible definition: **Additionality refers to the manner in which the Bank's investment addresses a market failure.**	
advisor	Use advisor and not adviser.	
age (person)	Simply write the year, offset by commas.	Maria, 43, owns a small shop in Copenhagen. Mark, 52, was a fisherman.
agrifood	Not agri-food or agro-food.	

Entry	Style	Example
aim (to and for)/with the aim of	You aim for something or aim to do something. The phrase "with the aim of" takes the gerund form (+ing) of the verb that follows.	We aim to finish the project by Wednesday. We aim for 50% occupancy. We attracted new investment with the aim of encouraging development.
All rights reserved	No full stop. "All rights reserved" with no full stop has been our style.	
Annual Meeting	Capitalise when referring to an Annual Meeting held in a specific year, but lowercase when referring to an annual meeting more generally.	The European Investment Bank's 2019 Annual Meeting. The annual meeting is an opportunity for the Bank to interact with the general public.
apostrophe (abbreviations)	No apostrophe is necessary in the plural form of abbreviations or initialisms. Also, time periods in years do not need an apostrophe.	MEPs, UFOs, 1920s.

Entry	Style	Example
apostrophe (possessive)	Generally, the possessive form a singular noun is 's. The possessive form of a plural noun not ending in s is also 's. Plural nouns ending in s simply take an apostrophe to show possession. For nouns ending in a double sibilant sound (such as -sas), drop the extra s and just add an apostrophe. **Nouns used as a modifier do not need to use the possessive form.**	The girl's mother. The actress's dress. Children's wishes. Players' retreat. Owners' rights Kansas' legislature. Arkansas' coastline. **Avoid:** As the EIB's vice-president, Thomas Östros's responsibilities are vast. **Instead:** As an EIB vice-president, Östros's responsibilities are vast. **A possessive noun:** The European Union's initiative on clean energy **But:** The EU initiative on clean energy (EU is a modifier).
app	Use app to refer to a smartphone application.	
Belarus	Not Belarussia or Belorussia.	
billion/million/trillion	Spell out in text (billion/million) but use abbreviations in titles or charts and graphs (m, bn, tn). No space between the figure and the abbreviation in charts and tables.	1 million people; €1 million. **Not:** 1 000 000 Charts/tables: €1m

Entry	Style	Example
British vs. American English	Style: We use British English at the EIB. It is easy to confound British and American spelling, which differ for a number of words. Here are a few key guidelines: The British spelling of many words calls for a single consonant at the the end of the root word, while American spelling doubles the consonant. Many words in British English take -ence at the end, while in American English they take -ense. British words famously take -our instead of -or. British spellings requires -re for many words, instead of the American -er. And lastly, Americans use ize/yze, while Brits oftentimes use ise/yse, but ize/yze spellings can also be valid. At the EIB, we prefer to use the ise/yse endings. **When in doubt, consult the dictionary.**	**British** **American** distil distill enrol enroll fulfil fufill instalment installment licence license defence defense colour color labour labor metre meter calibre caliber centre center modernise modernize analyse analyze
board of directors	Lowercase unless it is part of a proper name. Lowercase board on subsequent references.	The board of directors is discussing new lending. The European Investment Bank Board of Directors is meeting on Tuesday. The board is expected to discuss new lending.
board of governors	Lowercase unless it is part of a proper name. Lowercase board of governors on subsequent references.	The board of governors agreed on a new energy lending policy. The European Investment Bank Board of Governors will meet on Tuesday. The governors are expected to approve a new energy lending policy.

Entry	Style	Example
bonds	Follow the rule on numbers; spell out 1-10 and use numbers for the rest.	Five-year bond; 25-year-bond
capacity building	**This is jargon and overused**. However, it is so common among development organisations that the phrase may be acceptable in certain situations. To avoid using "capacity building," try instead to explain in concrete terms how EIB projects improve skills or processes.	
capitalisation	Should be limited to proper nouns, titles before names, specific divisions or directorates.	Vice-President Ambroise Fayolle is French. Fayolle, the EIB vice-president, is French.
cash flow	Not Cash Flow. Cash flow is a general term, not a proper noun.	Try to avoid unnecessary capitalisation. It makes texts hard to read.
chairman/chairwoman	Not chairperson, which sounds forced. Avoid chair as well.	
chief executive officer	When referring to the head of a company, use chief executive officer, or simply chief executive. Capitalise in front of a proper name and lowercase otherwise.	Chief Executive Satya Nadella runs Microsoft. Nadella, the chief executive of Microsoft, makes $25 million a year.
circular economy	Not Circular Economy (uppercase). Circular economy takes an article.	The circular economy could cut waste by 20%.
cities	Put the name of the country with lesser known cities, like Utrecht or Rennes. Better known cities and capitals can stand alone, such as Paris, Rome, Berlin, London, Amsterdam, etc.	
climate awareness bonds	Use the full name, climate awareness bonds, on first reference and shorten it to climate bonds in later references in the same section of text. Avoid the acronym CAB. It makes texts hard to read and forces the reader to remember what the acronym stands for.	Climate awareness bonds are an innovative way of financing the green transition. Climate bonds ....

Entry	Style	Example
climate bank	The name of our institution is the European Investment Bank. Descriptions such as "the climate bank," the "EU climate bank"or "the EU bank" should always be used as attributes of the EIB and not as a synonym or a stand-alone reference.	**Avoid:** The EIB is taking a lead on climate lending in Europe. The EU climate bank is particularly active in the circular economy. **Instead:** As the EU climate bank, the EIB is particularly active in the circular economy.
CO_2	The number 2 should be in subscript. CO_2 can often be replaced by "carbon."	CO_2 **Not:** CO2 The EIB is committed to reducing carbon emissions.
cohesion countries	Lowercase.	**Not:** Cohesion Countries
colon	A colon often indicates that an explanation, expansion or qualification is about to follow. The word after the colon should be capitalised if the sentence introduces a new thought. If it is related to the previous material, don't use a capital letter. **In headlines**, always capitalise the first letter of the word after the colon.	I have three rules: sleep, eat and pray. He had one thought: What does it all mean?
comma	The comma can easily be overused. In series, you usually don't need a comma before the last item. See also: Oxford comma.	**Avoid:** In 2016, when the EIB teamed up with the Bank of Italy, it tried to increase lending to small businesses, mid-cap firms, and individuals. **Instead:** When the EIB teamed up with the Bank of Italy in 2016, it tried to increase lending to small businesses, mid-cap firms and individuals.

Entry	Style	Example
committee	Capitalise when referring to a specific committee in a parliament or national legislature. Otherwise lowercase.	The European Parliament's Committee on Digitalisation. The committee is trying to increase broadband access around Europe.
contractions	Contractions are words whose middle parts have been removed, leaving the first and last letter(s). Unlike abbreviations, in which the end of the word is removed (vol., co., inc.), **contractions do not require a final full stop.**	Mr (Mister), Dr (Doctor), contd (continued), Ltd (Limited).
cooperation	No hyphen. Not co-operation.	
coordination	Not co-ordination.	
coronavirus	Coronaviruses are a family of viruses that cause disease in humans and animals like the common cold, SARS (severe acute respiratory syndrome) and MERS (Middle East respiratory syndrome). The virus causing the current pandemic is called SARS-CoV-2. **It is, however, acceptable to refer to the crisis as the coronavirus pandemic.**	The coronavirus pandemic shut down European economies.
COVID-19	COVID-19 is the name of the disease caused by the SARS-CoV-2 virus. It is incorrect to refer to the virus as COVID-19. **Use COVID-19 not Covid-19.**	Several new start-ups are developing treatments for COVID-19.
counsellor	Not counselor, which is the American spelling.	
credit ratings	When giving debt ratings to companies or banks, be sure to follow the style of the agency that provided the rating (and include the name of the agency). Each ratings agency has its own style.	The top ratings at different agencies: Fitch (AAA); Moody's (Aaa); S&P (AAA)

Entry	Style	Example
currencies (EU Candidate Countries)	**Use the ISO code.** **Country/Currency/ISO code** Republic of Albania/lek/MKD North Macedonia/denar/RSD Republic of Serbia/Serbian dinar/RSD Republic of Turkey/Turkish lira/TRY	
currencies (EU members that don't use the euro)	**For countries in the European Union that don't use the euro, use the ISO code before the number** Bulgaria/lev (plural: leva)/BGN Czech Republic/Czech koruna (plural: koruny)/CZK Denmark/Danish krone/DKK Croatia/kuna/HRK Hungary/forint (both singular and plural)/HUF Poland/zloty (plural: zlotys)/PLN Romania/Romanian leu (plural: lei)/RON Sweden/ Swedish krona (plural: kronor)/SEK	**In English texts, the ISO code is followed by a hard space (Ctrl+Shift+Space) and the amount:** A sum of HUF 30. PLN 100 billion; RON 50 million.

Entry	Style	Example
currencies (euro, dollar, pound)	Use the symbol for major currencies like the euro, the dollar and the pound in text, graphics and tables.	In English, no space between the symbol and the number. €40 million. **Exception:** Using the symbol for euros, dollars and pounds works differently in German and French texts. **In French**, we use euros, pounds and dollars spelled out **in continuous** texts. Ex: 40 millions d'euros. For **tables and grahics in French**, however, we will use the ISO code for conciseness. Ex: (en EUR); (en Mio EUR); (en Mrd EUR). **In German**, Euro (capital E) should be spelled out in texts and **million and billion** should not be abbreviated. Ex: 280 Milliarden Euro. In **charts and tables**, however, the euro symbol should be used with million/billion abbreviated. Ex: 280 Mrd. €. The same style applies for dollars and pounds.
currencies (other countries' dollars)	Use an abbreviation and the dollar sign. AS for Australia. HK for Hong Kong. No space between the abbreviation and the dollar sign.	AU$51 million. HK$51 million.
currencies (rest of world)	Use the ISO code for country currencies.	

Entry	Style	Example
currencies (tables)	When indicating the main unit for a whole table, the ISO code and any multiplier (million/billion) appear in parentheses above the table, flush right. **Italic type is used**. To avoid duplication, do not restate the currency code after each entry in the table: it is sufficient to include it in the title or relevant row or column. **EXCEPTION: euro, US dollar and British pound — use the symbol.**	(€ million) (PLN million)
data	Data can be plural or singular, but at the EIB we consider it to be plural. Use "are" not "is."	The data are consistent with a decline in housing prices.
dates	Follow European date format.	15 May 2019. **Not:** May 15, 2019. Tuesday, 15 May 2019
decimal	Use a point to separate whole numbers from decimals (thus 3.14), and group decimals in a single block (3.14159).	
Directorate-General (EU institutions)	Directorates are the different policy departments of the European Commission. Uppercase on first reference, on subsequent references, say the directorate (lowercase).	The plural form is Directorates-General, not Directorate-Generals.
distances	Spell out metres, except in tables, charts or titles/headlines.	
EIB or EIF (see entry on the European Investment Bank or the European Investment Fund)		

Entry	Style	Example
ellipsis	Ellipses comprise three points and indicate an omission in the text. An ellipsis can be used to replace a line, sentence or paragraph of the text. When placed at the beginning of the text, the ellipsis is followed by a normal space. When replacing one or more words in the middle of a sentence, it is preceded and followed by a normal space. Should an ellipsis fall at the end of a sentence, there is no final full stop. **Continental practice also uses the ellipsis the same way the word "etc." is used in English. Avoid this.** **Ellipses are often overused in our publications. Please try to avoid them.**	
em dash (long dash)	**An em dash is used to block off a clause in a sentence. It is a long dash, not a short hyphen.** The dash can replace commas or parentheses in running text to clarify involved sentences. A pair of dashes express a more pronounced break in a sentence than commas, and the dash draws more attention to the enclosed phrase than brackets. A single dash can be used to introduce a phrase at the end of a sentence or replace an introductory colon, and it is most commonly used in this way to express an afterthought or aside. Consequently, the overuse of dashes can give the text an informal, disjointed feel. Put a space in front of and after the dash. There is no keyboard manipulation for an em dash. Microsoft Word sometimes puts the em dash automatically if you use two hyphens and sometimes not. However, **Microsoft Word can be customised**. To replace two hyphens with an em dash, go to File | Options | Proofing | Autocorrect options | Autoformat as you type | Tick the box "Hyphens (--) with dash (—)"	Many startup firms — particularly innovative ones — need flexible forms of finance.

Entry	Style	Example
energy lending policy	Lowercase in all references. Respect the style of the official document that lays out the policy: *EIB energy lending policy: Supporting the energy transformation* In general, bank policies should be lowercase, not uppercase.	
enrol	Not enroll, which is the American spelling.	
enrolment	Not enrollment, which is the American spelling.	
euro area	Not Euro Area. Try to avoid unnecessary capitalisation. It makes texts hard to read.	
euro area	Euro area is the common EU term for the group of countries that have adopted the euro as their single currency. All other terms, such as euroland and euro zone, should be avoided.	
European Commission	Use the European Commission on first reference, and the Commission on second reference. **Don't use EC, even in tables and charts**.	The European Commission sets policy guidelines for development. The Commission then works with the European Investment Bank on lending mandates for cohesion countries.
European institutions	Capitalise the first letter of each word in the formal name of European institutions. Lowercase general references to the institutions. Exceptions: European Commission and European Parliament (see respective style entries).	The European Court of Justice is hearing the case. The court decided that France did not properly apply a new European tax directive.

Entry	Style	Example
European Investment Bank (EIB)	**Use the full name with the initialism in parentheses on first reference**. Use "the Bank" or "the EIB" afterwards. Exception: In the introduction or foreword of a publication, use the European Investment Bank's full name, **without** (EIB). Our forewords often read like speeches, and the parentheses seem out of place. Do, however, use European Investment Bank (EIB) after the foreword.	The European Investment Bank (EIB) is the world's largest multilateral lender. The EIB helps countries adapt to climate change.
European Investment Fund (EIF)	**Use the full name with the initialism in parentheses on first reference**. Use "the EIF" or "the Fund" afterwards. Exception: Be sure to use the full name, European Investment Fund, in the foreword of the report, **without** (EIF) afterwards. Use European Investment Fund (EIF) afterwards.	
European Parliament	Capitalise all references when referring to the European Parliament.	The European Parliament. The Parliament.
European Union	Use European Union as a noun, and EU as a modifier.	The European Union is also supporting the project. An EU task force is investigating potential corruption. The European Union's stance on taxation is unpopular. But: The EU stance on taxation is unpopular.

Entry	Style	Example
exclamation mark*	An exclamation mark is used after an exclamatory word, phrase or sentence. In mathematical and statistical texts, the exclamation mark identifies a factorial: $6! = 6 \times 5 \times 4 \times 3 \times 2 \times 1$ **You are unlikely to need to use the exclamation mark in your writing. Social media has made the exclamation mark one of the most overused punctuation symbols. Exclamation marks add an element of superficiality or unsophistication. Use them sparingly (emails aside).**	
Far East/Near East	Far East and Near East are regions of Asia and should therefore be capitalised. *The Oxford English Dictionary* refers to the Near East as the countries in southwest Asia between India and the Mediterranean. The Near East region is also often referred to as the Middle East.	
finally/eventually	**Finally** suggests the end of a sequence of events, as in the finality of the action. **Eventually** also suggests something happening toward the end of a sequence of events, but not the absolute end. (See entry in list of Misused English Words on page 60.)	After three tries, I finally passed the test. I will eventually pass the test, even if I have to take it several times.
former/latter	Avoid these terms. They are confusing for the reader. Former and latter force the reader to refer back to the previous sentence.	**Avoid:** The Micronesian project is worth $10 million, while the Mali project is worth $20 million. **The former project tries to improve access to clean water.** **Instead:** The Micronesian project is worth $10 million, while the Mali project is worth $20 million.
fractions	Use a hyphen, whether the fraction is a noun or an adjective.	one-third; two-thirds; one-quarter; etc.

Entry	Style	Example
freshwater	Not fresh water.	
fulfil	Avoid fulfill, which is the American spelling.	
full stop	The full stop, or period, goes inside quotation marks in quoted material. Full stops are not needed in lists on brochures or flyers. The full stop is normally deleted from headings. Footnotes always end with a full stop.	The author said: "Don't you dare copy my manuscript."
fund-of-funds	Not Fund-of-Funds or Fund of Funds.	
gender neutral language	Third-person plural nouns (they/them/their/theirs) are sometimes used to refer back to singular nouns to avoid having to say he or she, or worse he/she. While this practice may not be correct grammatically, it is common usage and therefore acceptable. However, using "they" causes problems for translations, as translators are often required to choose the feminine or masculine pronoun. A better solution is to alternate the use of the pronouns he and she in your text when referring to examples (trying to respect a 50/50 balance).	If a student wants to specialise in finance, she needs to be strong in maths. If a student wants to develop web pages, he needs to be creative. If a student wants to specialise in finance, they need to be strong in maths.
government	Do not capitalise government, even when referring to a specific country. The French government. The government of Malaysia. Often, you can simply refer to the country without including "the government of" or other constructions using "government."	**Avoid:** The Government of Mali embarked on new infrastructure projects. **Instead:** Mali embarked on new infrastructure projects.
gross domestic product	Gross domestic product (GDP) on first reference. Afterwards, GDP, no points.	The country's GDP grew 4% in 2017.
hyphen	Use hyphens for compound adjectives that modify a noun.	finance-constrained industries

Entry	Style	Example
hyphen*	Hyphens can clarify the grammatical function of a part of a sentence, making the meaning of the sentence clearer. Hyphenate nouns composed of a verb participle (-ing form) and a preposition (on, in, by, etc.): the beefing-up of regulation; the selling-off of disused stock. Adverbs modifying an adjective do not need a hyphen if they end in "ly": newly industrialised developing countries, rapidly growing economy, strongly diminished returns. If the adverb does not end in "ly", you may use a hyphen to make the connection between the adverb and adjective clearer: Well-known, fast-growing, medium-sized. Compound adjectives (comprising more than one element) that modify a noun almost always take a hyphen: up-to-date statistics, long-term policies (but "policies in the long term," where long is a simple adjective). Prefixes also take a hyphen: anti-American, non-cooperative, co-responsibility levy, co-funded, self-employed period. Unless the prefix has become part of the word by usage: coordination, subsection, reshuffle, macroeconomic, microeconomic.	An R&D-intensive sector, risk-weighted index, foot-and-mouth disease, balance-of-payments surplus, small-business owner. **Exception:** Value added tax (VAT), policy-makers, socioeconomic.

Entry	Style	Example
impact (not impacts)	Impact is technically a countable noun, which means it can take the plural form. However, in our publications we usually use the word impact in a general way to denote the effect one thing has on something else. If impact is referred to in the general sense, it should be singular. If you have several "impacts," don't refer to them generally but provide a concrete list of what those "impacts" are.	**Awkward:** The survey tried to measure the impacts of the lending policy. **Better:** The survey tried to measure the effect of the lending policy. **Or even better:** The survey tried to measure the impact the lending policy had on small businesses' access to credit, sales growth and job creation.
in order to	Avoid. Replace with "to." Everybody loves "in order to." But it doesn't add anything and can simply be shortened to "to."	
indeed	Can sound pretentious. Best to avoid.	
Information Desk	Infodesk. It is acceptable to refer to the Information Desk as the Infodesk.	
instalment	Avoid installment, which is the American spelling.	
internet	Lowercase. internet (lowercase) has become common usage.	
internet of things	Lowercase.	

Entry	Style	Example
italics*	The use of italics is restricted to: i. book, film or play titles; ii. names of periodicals ("the" in connection with the title should be lowercase roman (normal type) unless it is known that the article belongs to the title as in The Times); iii. words and short phrases from foreign languages: Länder, carte blanche; except for proper names, names of persons, institutions, places, etc. and those words which have been assimilated into current English and are set in roman: café, alias, detour, etc; iv. names of ships; v. formulae in mathematical works; vi. scientific (Latin) names of flora and fauna; **Use quotation marks to cite quotations from books and periodicals rather than italic. The simultaneous use of italic and quotation marks must be avoided.**	
judgment	Judgment is an accepted spelling in both British and American English. The alternative spelling, judgement, also exists, but for consistency judgment should be used in EIB publications.	
Key-Enabling Technologies (KETs)	Uppercase when accompanied by the acronym.	
Latin words and abbreviations (see separate list of Latin expressions and their English equivalent)	**Latin phrases and abbreviations should be used sparingly. Even the most commonly used Latin phrases and abbreviations can be misused or misunderstood.** When using a Latin expression is unavoidable, write Latin phrases in normal text instead of italics: ad hoc, ad infinitum, inter alia, per capita, pro forma, status quo. **Certain Latin words, e.g., ex ante or inter alia, have simple English substitutes. e.g. can be replaced with "such as" or "for example," ex ante by "before," and inter alia with "including," "among other things" or "among others."**	

Entry	Style	Example
launch	We overuse launch as a verb. Try some alternatives like to start, to introduce, to begin, to release. The first five definitions of launch in the dictionary have to do with setting boats or rockets into motion. That's as good a reason as any to avoid using launch.	**Avoid:** The programme for small-business lending was launched last month. **Instead:** The programme for small-business lending was introduced last month.
lists	We follow a few rules for bullet-pointed lists in publication. Use a full-stop at the end of complete sentences that start with a capital letter. For lists that are connected to an overarching introductory sentence, however, use a lowercase letter to introduce the sentence and a semicolon between bullet points. A full stop should be used on the sentence of the last bullet point. For short lists of items alone, use a lowercase letter at the beginning of each item.	
loans	The duration of a loan is referred to as a tenor.	
logos	**Only the EIB, the EIB Group and/or the EIF should appear on the Bank's publications.** A possible exception is publications about initiatives, projects or countries where work is funded by mandates or other money from the European Commission. Any other logo — including logos of initiatives such as JASPERS, InnovFin, etc. — should be explicitly authorised by the head of the publishing division, whether the publication is a report, a brochure, a press release, a working paper or other.	
mainstream	Mainstream is a noun or an adjective, not a verb. Don't use it as a verb. It's jargon.	**Avoid:** The media has mainstreamed its coverage of Donald Trump. **Instead:** The mainstream media covers Donald Trump obsessively.

Entry	Style	Example
managing authorities	Lowercase, or define specifically which government officials you are talking about.	The Paris mayor's office awarded a new contract for shared-bike services.
Management Committee	Uppercase when using the whole name. Lowercase committee on subsequent references.	The Management Committee supported new lending to Romania. But the committee had reservations about one project.
measurement (unit)	Units of measurement and scientific symbols such as 'ha', 'km', 'mg', etc. do not need a final full stop. Separate them from the related figures with a hard space (Ctrl+Shift+Space). Do not use the plural form.	4 ha, 20 psi, 55 dB(A), 2000 kc/s. **Exception:** Spell out metre in texts. It is short and using the m as a unit can be confusing.
megawatt	Separate the MW from the number.	150 MW; 9.5 GW **Not:** 150MW; 9.5GW
Member States	Not member states. Member States can sound heavy and formal. To lighten your text, try EU members.	
micro	No space or hyphen between the prefix and the word it modifies.	microenterprise, microlending, microclimate
microfinance	Not micro-finance or micro finance.	
mid-cap	Not Mid-Cap or mid cap. Try to avoid unnecessary capitalisation. It makes texts hard to read.	
monetary unit	When a monetary unit is referred to generally but an amount is not included, the unit is spelled out in letters.	an amount in euros; a sum in pounds.

Entry	Style	Example
more and more	The second more adds nothing of value — it's just more words (for more and more words). In many instances, more and more can easily be replaced by "increasing."	**Avoid:** More and more people are riding bikes to work. **Instead:** An increasing number of people are riding bikes to work.
multi	No space between the prefix and the word it modifies.	multilateral, multinational, multiparty
nongovernmental organisation/non-governmental organisation	NGO is acceptable on all references.	
number range	A good general rule is to use "to" when describing a range of numbers to prevent ambiguity. For example, 31-5 may mean 31 to 5 or 31 to 35.	From 50 to 100 students fail the exam each year.
numbers	Spell out 1-10, then use figures. The same rule applies for ordinal numbers, including centuries. Ninth century, 19th century.	More than 15 people attended the conference, but only five stayed until the end.
numbers	No comma for thousands (200 000; 300 000). Instead use a hard space. Use a point to separate whole numbers from decimals (3.14), and group decimals in a single block 3.14159 In many European countries, commas are used to represent the decimal, and therefore can be confusing when used to separate thousands.	
numbers (million/billion/trillion)	Spell out million and billion in text, but abbreviate in charts and tables. Use figures before million, billion and trillion in all instances. This is an exception to the rule of spelling out numbers 1-10. Abbreviations: million — m billion — bn trillion — tn	**In text:** €31 million **In charts/tables:** €31m

Entry	Style	Example
numbers (series)	Apply the standard guidelines of 1-10 spelled out and +10 in numbers.	Five people, 13 cows and three buggies left for the frontier.
on a par	Not "on par."	Armenia's economic growth is on a par with the rest of Eurasia.
Outside the European Union	Avoid this phrase when referring to the EIB's lending outside of Europe. Instead use "beyond Europe."	The EIB's lending beyond the European Union improves people's access to clean water.
Oxford comma	An Oxford (or serial) comma is the final comma in a list of things, and it can help clarify the meaning of a sentence. I love cookies, chocolate and vanilla. Does this sentence mean that you love chocolate and vanilla cookies or that you love cookies, chocolate, and vanilla? An Oxford comma can sometimes be avoided simply by rewriting the sentence. I love chocolate cookies and vanilla cookies. In the example, "I live with my parents, David, and Helen," omitting the comma after David changes the meaning of the sentence. Instead of living with your parents and two people named David and Helen, you are saying that your parents' names are David and Helen.	I live with my parents, David, and Helen.

Entry	Style	Example
percent	Use the symbol in all references. No space between the number and the symbol. Repeat the % sign where ranges are separated by prepositions (15% to 25%) but not when they are separated by hyphens (15-25%). **Avoid duplicating percentages in tables:** it is sufficient to label the row or column %; do not add the percentage sign to all entries. **Lastly:** do not start chart or graphics titles with the percent symbol. Spell out percent or percentage instead.	50%. **Not:** per cent or percent. Percentage of firms adopting digital technologies **Avoid:** % of firms adopting digital technologies
percentage points (or point)	A percentage point is the unit that measures the difference between two percentages. Moving from 20% to 25% is a 5 percentage point increase, but is a 25% increase in what is being measured. A basis point is 1/100th of a percentage point. **Basis points** are often used to measure changes in the rates of financial instruments or interest rates. **Use a figure with percentage points in all instances.**	Access to credit increased the firm's growth rate by 5 percentage points. The ECB raised the main interest rate 25 basis points, from 1% to 1.25%.
policymaker	No hyphen.	**Not:** policy-makers or policy maker
programme	Not program, unless referring to a computer program.	Computer programs are an exception to the British spelling rule.
public policy goals	Lowercase on all references. Avoid using the acronym PPG. Use goals or policy goals on subsequent references.	The lending is guided by several public policy goals. One of those goals is to improve the digitalisation of small businesses.
question mark*	Every question that expects an answer should get a question mark. But do not use a question mark after a request or instruction masked as a question out of courtesy.	Do you know what time dinner is? Would you please sign and return the attached form.

Entry	Style	Example
quotation marks	Use double quotation marks for quoted material. Use single quotation marks for quotes within quotes. Put full stops and commas inside quotation marks on all instances. Do not enclose titles of books, newspapers or foreign expressions in quotation marks as they are usually displayed in italic. It is not necessary to use quotation marks as well as bold or italic.	"As the saying goes, 'A bird in the hand is worth two in the bush,'"Tom said.
quotations	Quotations in texts should add value. Ideally, they inject personality into the story or text and the language quoted should be interesting and dynamic. Quotations should not be used for mundane information or simple explanations of how something works. In those instances, paraphrase the information.	
R&D	Use research and development on first reference. R&D is acceptable afterwards.	R&D can be used in all references in headlines and chart titles or descriptions.
regions (Europe)	Regions of Europe should be capitalised. Use Northern Europe, Southern Europe, Eastern Europe, Western Europe, not North Europe, South Europe, East Europe, West Europe.	Eastern Europe is slowly transitioning to renewable energy.
regions (rest of world)	Capitalise when referring to a specific geographic area.	Southeast Asia, Central Asia, North Africa
round brackets (parentheses) *	Parentheses insert information that is not essential to the sentence's meaning, such as a digression or explanation. The opening parenthesis is never preceded by a comma. If a whole sentence is within parentheses, the full stop must be placed before the closing parenthesis.	Several regulations limit the possible adverse effects of dollarisation, the most important being the restriction to open positions (20% of equity for total positions and a maximum of 10% in one currency).
say/said	Use says in articles and case studies, and put the person's name before the verb.	"The loan saved our small business at a desperate time," John Smith says.
securitisation	Securitisation is another word that is often used in EIB publications but rarely defined. Securitisation refers to the act of turning an illiquid financial asset into a security that you can buy, sell or trade. Make sure to define securitisation on first reference.	

Entry	Style	Example
semicolons	Semicolons can usually be avoided by starting a new sentence.	**Avoid:** I told him not to call me; he never gives up. **Instead:** I told him not to call me. He never gives up.
small-business owner	Takes a hyphen.	
SMEs	Write out on first reference: Small and medium-sized enterprises (SMEs). Some lending categories refer to SMEs, which specifically defines companies with a certain level of revenue or number of employees. In general, however, SMEs can be replaced with small business or small and medium businesses. You don't need to say "sized." Use the initials, SME, only in tables and charts, and NEVER in headlines.	
solidus*	The solidus, also known variously as an oblique stroke, a slash or a shilling stroke, is used for alternatives (and/or), to mean 'per' (km/day) and fractions (19/100). Marketing years, financial years, etc. that do not coincide with calendar years are denoted by a solidus, such as 1991/92, which is 12 months, rather than by a hyphen, 1991-92, which means two years.	

Entry	Style	Example
square brackets *	Square brackets are used to inject a statement other than by the original author. Square brackets may also be used in administrative drafting to indicate optional passages or those still open to discussion. It is not normal practice in English to use square brackets to enclose text already in parentheses. Double parentheses will suffice.	They [the local banks] rejected the proposal.
stakeholders	This overused term refers to someone who has a stake, directly or indirectly, in the Bank or projects we invest in. Instead of saying stakeholder, try to say specifically who or what group is involved. In the example, by stakeholders do we mean other lenders or investors? Or do we mean the inhabitants or businesses or community groups whose lives will be made easier? If by stakeholders we mean specific sections of society that will benefit, then say clearly which section of society that is.	Communities without access to health care will benefit from the €50 million project to build modern clinics throughout the country. **Avoid:** Stakeholders in the project will see benefits for years to come.
statute	Capitalise statute only when referring to a formal name. Lowercase when referring to a statute more generally.	The Statute of the European Investment Bank (EIB). The EIB statute.
subject/verb agreement (each, either, everyone, everybody, neither, nobody, someone)	Use a singular verb after all of these subjects.	Everybody thinks she is nice. Although both boys are listening, neither is hearing what is being said.
subject/verb agreement (clichés)	Certain compounds, often clichés, are considered to work as a unit and therefore take a singular verb.	Give and take is important for a happy couple.

Entry	Style	Example
subject/verb agreement (with, as well as, in addition to, except, together with, and no less than)	A singular subject takes a singular verb even if other nouns are connected to it with the words "with, as well as, in addition to, except, together with, and no less than."	Her intelligence as well as her beauty is exceptional.
sustainability awareness bonds	Use the full name, sustainability awareness bonds, on first reference and shorten it to sustainability bonds in later references in the same section of text. Avoid the acronym SAB. It makes texts hard to read and forces the reader to remember what the acronym stands for.	Sustainability awareness bonds are an innovative way of financing environmental projects. Sustainability bonds ...
tables/charts (naming)	Use a capital for the first letter of the first word.	Figure 1, Table 1 **Not:** figure 1, table 1
technical assistance	Lowercase. Do not abbreviate to "TA."	
that/which	In American English, that is used for a dependent clause, while which is used for an independent clause. In British English, that and which can both refer to a dependent clause. But a dependent clause does not take a comma before that/which, whereas an independent clause does.	The house that Jack built. The house, which Jack built in 1829, is a historical monument.
that/who	That refers to an object or an entity, while who refers to a person.	**Avoid:** Firms who, groups who, etc. People who, only.
the Bank	Not the bank. Use the Bank when referring to the EIB. But don't capitalise bank unnecessarily. For example, the EIB is the EU bank, not the EU Bank.	
the EIB	Not EIB. We say the European Investment Bank. Therefore we should also say the EIB.	

Entry	Style	Example
the EU bank	Avoid using this term interchangeably with the EIB. It is confusing to the reader, particularly for people who do not know the EIB. "The EU bank" or "the bank of the European Union" can be used to describe the EIB's function.	The EIB, the EU bank, is the world's largest multilateral lender. As the bank of the European Union, the EIB supports cohesion countries.
the infinitive vs. the gerund (verbs)	It is common for non-native English speakers (and many native English speakers) to use the infinitive of a verb (to + verb) when they should use the gerund (verb+ing).	**Avoid:** We must support our clients to carry out climate vulnerability studies. **Right:** We must support our clients in carrying out climate vulnerability studies.
those/that/they/there	Avoid starting sentences with these words. Starting a sentence with those/that/they/there lacks precision and can make your writing hard to follow.	The guidelines that we follow are dumb. Those that make sense, however, aren't used. **Instead:** The guidelines we follow are dumb. Rules that make sense, however, aren't used.
time	In Europe, the 24-hour system is most commonly used. If, however, you use the British or American 12-hour system, use an a.m. with hours until noon and p.m. with hours from noon until midnight.	The meeting is at 20:00. The meeting is at 8 p.m.
titles (directorates, departments, divisions)	Capitalise the names of Bank directorates, departments and divisions or the divisions of other companies. Lowercase in other instances. **One note:** For external publications, it often doesn't make sense to refer to particular divisions within the Bank. Simply attribute the action to the EIB or the Bank.	Projects Directorate. The Communications Department.

Entry	Style	Example
titles (publications)	When referring to publications, including EIB and EU publications, put the title in italics, not quotation marks. When referring to **publication chapters**, put the title in normal type and use quotation marks.	*Interinstitutional Style Guide, On water, Investment Report* **But:** The European Investment Bank's *Investment Report* looks at climate change in Chapter 4, "Energy Transition: investment challenges, options and policy priorities."
titles (EIB general publications)	**The main title** and subtitle of **general reports** only capitalises the first word.	*Why are female entrepreneurs missing out on funding? Reflections and considerations*
titles (newspapers and other media)	Capitalise the first letter of each main word (not prepositions) and any "the" in front of the name. Put the newspaper name in italics. **Titles of articles** appearing in a newspaper or periodical should be in normal type, surrounded by quotation marks.	Daily Mail, The Guardian, The New York Times, Le Monde.
titles (people)	Capitalise a formal title before a name, but lowercase afterwards.	Vice-President Lilyana Pavlova attended the signing. Lilyana Pavlova, an EIB vice-president, also attended the signing.
transport	Avoid transportation, which is the American preference.	
travelling	Not traveling, which is the American spelling.	
Ukraine	Ukraine, not the Ukraine.	
ultra (prefix)	Don't use a hyphen or space when ultra is used as a prefix.	ultrafast, ultraloud, ultracool

Entry	Style	Example
underway	One word, just to be consistent.	
United Nations	United Nations when used as a noun. UN when used as a modifier.	The United Nations adopted its Sustainable Development Goals in 2015. The UN goals cover 17 areas.
United States	United States when used as a noun. US when used as a modifier. **United States is always followed by a verb in the singular.**	The United States is the world's biggest economy. US exports declined last year.
United Kingdom	United Kingdom when used as a noun. UK when used as a modifier.	The United Kingdom is the world's fifth largest economy. UK exports declined last year.
up (suffix)	In general, nouns or adjectives with "up" as a suffix are one word; verbs are two words.	The company is a startup. There's been a pickup in business. **But:** Business is picking up. He picks up garbage. The firm is starting up.
upstream/downstream	Upstream/downstream is jargon. It can often be replaced with before and after, although the sentence construction may need to be adjusted.	**Avoid:** The upstream solutions; the downstream results. **Instead:** The solutions before a project; the results after a project's completion.
vice-president	Only capitalise vice-president when it is used as a title before an individual's name. Use a hyphen.	Vice-President Teresa Czerwińska was responsible for the project. Teresa Czerwińska, the EIB vice-president, was responsible for the project.
vs. (with a full stop)	Not vs	

Entry	Style	Example
wastewater	Wastewater, all one word.	
World War I/World War II	World War I or World War II is preferred to the Second World War or the First World War. WWI or WWII.	
world wide web	The common usage is to lowercase world wide web.	
years, series of	When referring to a series of years, use the full year, not a partial notation.	2019-2020 **Not:** 2019-20.

* Entries from the style guide of the Economics Department of the European Investment Bank.

OUR REFERENCE DICTIONARY

As a general rule the first entry in the **Concise Oxford Dictionary** should be followed. An exception to this rule is the spelling of words ending in -ise/-ize. Although both forms are correct, the preferred spelling is -ise and this should be applied to ensure consistency.

The Oxford dictionaries online also have sections on thesaurus and sections on English grammar. **https://www.lexico.com/en**

WHAT NOT TO DO

EASY TO FOLLOW
LISTS OF WORDS AND
EXPRESSIONS TO AVOID

WEAK NOUN/ADJECTIVE EXPRESSIONS

Use action verbs instead	
Noun/adjective expressions	**Action verbs**
to be different from	to differ
to be indicative of	to indicate
to be in possession of	to have, to possess
to be in receipt of	to receive
to be of the opinion that	to think, to believe
to come to an agreement on	to agree on
to put in an appearance	to appear
to hold an investigation	to investigate
to give consideration to	to think about, to consider
to make a discovery	to discover
to perform an analysis of	to analyse
to show an improvement in	to improve
for the purpose of providing	to provide

OVERLY COMPLEX LANGUAGE

Try replacing	With
additional	extra
apprise/advise	tell
ascertain	find out
assistance	help
calculate	work out
commence	start
complete	fill in
comply with	keep to
concerning	about
consequently	so
endeavour	try
envisage	expect
erroneous	wrong
expenditure	spending
forward	send
furnish	provide
herewith	with this
if this is the case	if so
implement	carry out, to execute
in accordance with	under

Try replacing	With
in excess of	more than
initiate	start
in order to	to
in respect of	for
in the event of	if
manner	way
necessitate	need
not less than	at least
obtain	get
other than	except
particulars	details
persons	people
prior to	before
purchase	buy
regarding	about
reimburse	repay
sufficient	enough
supplementary	extra
terminate	end
thereafter	afterwards
usage	use
utilise	use
verify	check

Source: The European Investment Bank, Communicating Clearly

WORDINESS

Phrases to avoid	Use instead	Example
accordingly, consequently	so	
both (of both/both of)	Eliminate. When you are listing two things, you don't need to say "both" for emphasis.	**Avoid:** How food is produced shapes the health of both people and the planet. **Instead:** How food is produced shapes the health of people and the planet.
despite	although	**Avoid:** Despite being rich in natural resources, Brazil has a problem with poverty. **Instead:** Although Brazil is rich in natural resources, poverty is a problem.
except to the extent that	unless	
for the reason that	because	
free up Free up is an American expression that has become commonly used.	free	**Avoid:** We need to free up resources for climate projects. **Instead:** We need to free resources for climate projects.
in case (that)*	if	
in light of the fact that	because	
in order to	to	

Phrases to avoid	Use instead	Example
in relation to*	about	
in terms of	for	
in the event that*	if	
in view of the fact that*	because	
it should be mentioned that	note that	
on account of the fact that*	because	
on condition that*	if	
on the grounds that	because	
on the subject of*	about	
outside of the	outside the	**Avoid:** EIB Advisory works outside of the box when coming up with financing solutions for cities. **Instead:** EIB Advisory works outside the box when coming up with financing solutions for cities.
provided that*	if	
She is a woman who/he is a man who	She/he	
the question as to whether	whether	
the reason why is that	because	
there is no doubt that	no doubt (doubtless)	
therefore, in this way, thereby	so	

Phrases to avoid	Use instead	Example
this is a subject that	Refer to the subject in question.	**Avoid:** Lending is down. This is a subject that worries many people. **Instead:** Lending is down. The decrease worries many people.
with a view to	to	
with reference to*	about	
with regard to*	about	
And finally: **the fact that (and its iterations)** **The fact that** can usually be eliminated without changing the meaning of a sentence.		
owing to the fact that	because	**Avoid:** Owing to the fact that Britain has left the European Union ... **Instead:** Because/since Britain left the European Union ...
in spite of the fact that	although	
due to the fact that	because	
accounted for by the fact that	because	
because of the fact that	because	

*Source: *Claire's Clear Writing Tips*, part of the Clear Writing campaign by the European Commission.
https://ec.europa.eu/info/sites/info/files/clear_writing_tips_en.pdf

JARGON

Replace	With
additionality	If "additionality" appears in a text, we should define what it means. **Additionality refers to the manner in which the Bank's investment addresses a market failure.**
active labour market policies*	job creation programmes or measures
blue-sky thinking*	clear/visionary thinking
capacity building	developing skills
deliverables*	results/benefits/outcomes
downstream	after the project
expenditure	spending
forward	send
furnish	provide
herewith	with this
human capital*	people and their skills
if this is the case	if so
implement	carry out
in accordance with	under
keep in the loop*	keep/remain informed
modalities*	arrangements/procedures
upstream	before the project

*Source: *Claire's Clear Writing Tips*
https://ec.europa.eu/info/sites/info/files/clear_writing_tips_en.pdf

MISUSED ENGLISH WORDS

Word	Definition**	Incorrect use	Easy fix	Example
actor*	A person who acts in a play (a thespian), film, broadcast production or a person who puts on a false manner to deceive others.	The word actor is often used for people or organisations that perform actions or who are involved in doing something.	Instead of actor, state the name of the organisation that is actually doing the action.	**Wrong:** Implementors or other actors need help from Advisory Services to get their urban projects off the ground. **Right:** Local governments need help from Advisory Services to get their urban projects off the ground.
actual*	Real or existing; topical.	Something that is happening now. (A translation from French).	Replace with current or present.	**Wrong:** The discussion of the laws was very actual. **Right:** The discussion of the laws was very topical.
adequate*	Satisfactory or barely satisfactory.	Often used to mean appropriate.	Replace with appropriate, suitable, fitting.	**Wrong:** The amount of personal data collected should be adequate. **Right:** The amount of personal data collected should be appropriate.

Word	Definition**	Incorrect use	Easy fix	Example
agent*	Someone who works for an intelligence agency or a person who represents a service agency (travel or otherwise).	Someone employed by another body, such as the European Union. Agents on the ground.	Use instead staff or employee or contractors.	**Wrong:** EIB agents in cohesion countries. **Right:** EIB staff in cohesion countries.
allow to, permit to, enable to *	To make something possible.	Allow, permit, enable all need an object (noun or pronoun). You cannot allow to do something. You allow somebody to do something.	Make it possible, allow us to, enable us to.	**Wrong:** The statistics allow to better understand economic growth. **Right:** The statistics allow us to better understand economic growth.
Anglo-Saxon*	A reference to any of the West Germanic tribes (Angles, Saxons, Jutes) that settled Britain.	Not a general reference to English-speaking countries.	English-speaking, British, American.	**Wrong:** Anglo-Saxons have a distinct way of thinking. **Right:** The British have a distinct way of thinking.
animate*	To bring to life or to give the appearance of life by using animation techniques.	Often used to mean to lead or to head.	Lead, head.	**Wrong:** EIB Advisory animated the workshops. **Right:** EIB Advisory employees led the workshops.

Word	Definition**	Incorrect use	Easy fix	Example
articulate*	To put something into words. To speak or to enunciate.	Often used to mean coordination, relationship, connection.	To speak to, to discuss, to communicate with.	**Wrong:** The Commission urged Romania to articulate with lawmakers. **Right:** The Commission urged Romania to discuss its situation with lawmakers.
assist at***	Assist means to help someone or the act of giving help.	Assist at is a literal translation of the French *assister à* or similar expressions in other languages.	Attend, be present at.	**Wrong:** The president will assist at the conference. **Right:** The president will attend the conference.
attestation*	The act of attending the execution of a document.	Often used incorrectly to mean a certificate.	Certificate, proof of.	**Wrong:** The loan officer requested an attestation of revenue. **Right:** The loan officer requested proof of revenue.
attribute to*	To attribute something to someone means that he made or produced it.	You cannot attribute aid, compensation, contracts or licenses.	To grant, allocate, give, award, sign.	**Wrong:** The municipality attributed contracts worth €2 million. **Right:** The municipality awarded contracts worth €2 million.

Word	Definition**	Incorrect use	Easy fix	Example
axis*	A coherent group of measures with specific goals.	In English, axis is primarily used in geometry, anatomy and politics.	Policy, programme.	The X-Y axis. "The axis of evil."
citizen*	A legally recognised national of a state.	The word "citizens" is often used incorrectly to refer to inhabitants of a country.	Residents, people, groups, individuals.	**Wrong:** The programme gets citizens back to work. **Right:** The programme gets people back to work.
coherent/coherence*	Logical; consistent and orderly (when referring to an argument, idea or publication) or an individual who is capable of logical and orderly thought.	In the European Union, coherent is frequently used to mean "in agreement with" or "accordant with" (something else).	Consistent, consistency.	**Wrong:** The policy is coherent with the current laws. **Right:** The Green Party has a coherent policy for battling climate change.
competence(s)* **(not to be confused with competencies)**	When referring to "the legal authority of a court or other body to deal with a particular matter," competence is uncountable and therefore does not usually have a plural form. We normally speak of the "powers" of bodies or institutions rather than their competence.	Competence is often used to refer to the jurisidiction a group or body has over something.	Powers, jurisdiction.	**Wrong:** The directive respects the competences of national labour laws. **Right:** The directive respects the jurisdiction of local labour laws.

Word	Definition**	Incorrect use	Easy fix	Example
complete*	Complete means to finish, end or terminate. It therefore implies that whatever is being completed was not yet finished.	In EU texts, however, complete is often used to mean that something extra has been added.	Supplement, add to, expand.	**Wrong:** The addendum completes the legal text. **Right:** The addenum supplements the legal text.
concern (concerning, of what concerns)*	In English, you usually don't have to introduce the subject at the beginning of the sentence as you would in other languages.	The construction, "Concerning XYZ, the court found that," sounds odd in English. It likely comes from the French construction *concernant*.	For, with respect to.	**Wrong:** Concerning jargon, its use should be eliminated. **Right:** Jargon should be eliminated.
concerned*	Before the noun, concerned means "worried." After the noun, it means "involved in or affected by something". A concerned official is therefore someone who is worried about something. If you want to contact the official responsible for something, you should write to the official concerned.	Concerned is often overused or used incorrectly. Are you reaching out to concerned stakeholders, or are all stakeholders concerned and therefore you don't need to say concerned?		**Wrong:** The policy targets concerned officials. **Right:** The policy targets officials concerned.

Word	Definition**	Incorrect use	Easy fix	Example
conditionality*	Conditionality is an awkward word that should be used sparingly. It is not a synonym of condition, but instead means to be conditional. It is also an un-countable noun, and therefore is not used in the plural.	Conditionalities is often incorrectly used to mean a set of conditions.	Replace with condition or conditions, guidelines.	**Wrong:** The report talked about lending conditionalities. **Right:** The report talked about lending guidelines.
control***	To exercise power over; to be in charge of or command of something; to limit or restrict.	A translation of *contrôler* in French and *kontrollieren* in German.		**Wrong:** The train from Paris to Luxembourg is often controlled by border police. **Right:** The train from Paris to Luxembourg is often inpsected by border police.
delay***	Late; postponed; held up.	Not the same thing as *délai* in French, which means a period of time, a time limit or a deadline.	Delayed, postponed.	**Wrong:** The payment delay is in three months. **Right:** The payment deadline is in three months.
dispose of***	To get rid of something.	Can be confused with *disposer de* in French, which means to have something or to be equipped with.	Equipped.	**Wrong:** All new metro stations must dispose of elevators. **Right:** All new metro stations must be equipped with elevators.

Word	Definition**	Incorrect use	Easy fix	Example
element*	A part or characteristic of something; a specific chemical element.	This looks and sounds like *élément* in French, which means a part, a constituent, a component.	Items, parts.	**Wrong:** New elements have been added to the guidelines. **Right:** New items have been added to the guidelines.
elaborate*	To go into more detail; to expand upon something (noun). To describe something detailed or complicated (adjective)	*Elaborer* in French means to draft, draw up, prepare, produce, formulate, write up or develop.	To draft, to prepare, to formulate.	**Wrong:** The team elaborated the document. **Right:** The team drafted the document.
eventual/eventually*	Certainly or later on.	*Éventuellement* in French and *eventuell* in German mean possibly.	Possibly, any.	**Wrong:** European airspace will eventually be closed after the terrorist attack. **Right:** European airspace will possibly be closed after the terrorist attack. **Wrong:** Please send eventual enquires to our office. **Right:** Please send any enquiries to our office.

Word	Definition**	Incorrect use	Easy fix	Example
expose oneself***	To open oneself up to something or to go naked.	In French, *s'exposer* can refer to an artist doing an exhibition or to someone expounding arguments.	Exhibit, set out his/her views.	**Wrong:** The president exposed her idea to Parliament. **Right:** The president set out her ideas to Parliament.
foresee***	To predict or forecast the future.	This is a translation of *prévoir* in French, but it doesn't mean the same. Prévoir is often used to mean the provision laid down in legislation.	Provide for, planned, consider.	**Wrong:** The necessary funds have not been foreseen in the financing agreement. **Right:** The necessary funds are not provided in the financing agreement. **Wrong:** We could foresee asking for more money. **Right:** We could consider asking for more money.
project***	A collaborative enterprise with a precise aim; to estimate or forecast; to project out.	The French *projet* can mean a draft, as in a draft bill or law.	Draft, forecast, predict.	**Wrong:** The legislative project calls for changes to the labour code. **Right:** The draft law calls for changes to the labour code.

Word	Definition**	Incorrect use	Easy fix	Example
punctual*	On time.	Don't confuse this with *ponctuel* in French or *punktuell* in German, which mean sporadic, occasional or localised.	Here and there.	**Wrong:** I made only a few punctual changes. **Right:** I made a few changes here and there.
report*	To give an account of something; to present oneself for duty; a piece of information that is circulating.	This isn't the same as *reporter* in French, which means to put off or postpone.	To postpone, to put off	**Wrong:** The directorate has reported the budget allocation. **Right:** The directorate has postponed the budget allocation.
respect*	A feeling of admiration for someone.	This is different than *respecter* in French, which means to meet (a deadline), observe (rules), comply with or to uphold.	To meet, to comply with, to observe.	**Wrong:** I respected the application deadline. **Right:** I met the application deadline.
sensible*	Reasonable.	*Sensible* in French or *sensibel* in German mean sensitive or to be sensitive to something.		**Wrong:** This is not a politically sensible approach. **Right:** This is not a reasonable decision politically.

* Source: Misused English words and expressions in EU publications. https://www.eca.europa.eu/Other%20publications/EN_TERMINOLOGY_PUBLICATION/EN_TERMINOLOGY_PUBLICATION.pdf

** Definitions from Collins English dictionary

***Source: *Claire's Clear Writing Tips.* https://ec.europa.eu/info/sites/info/files/clear_writing_tips_en.pdf

ADDITIONAL RESOURCES

CAPITALISATION RULES
LATIN EXPRESSIONS TO AVOID
TRICKY PLURALS
GENDER NEUTRAL LANGUAGE
EU AND OTHER DESIGNATIONS

CAPITALISATION RULES

Rule	Examples
1. Capitalise the first word of a sentence.	My name is John.
2. Capitalise proper nouns, the full specific names of people, places, organisations and, sometimes, things (John Doe, the United Nations, the West Coast, Eastern Europe, and official designations such as policies: the European Neighbourhood Policy). Do not capitalise unless the full proper name is used.	The European Neighbourhood Policy concerns countries within geographic proximity of Europe. The policy is designed . . . The exception to this rule is the European Investment Bank. When referring to the EIB as "the Bank," we capitalise Bank.
3. Capitalise the first word of a full sentence in quotes.	Faced with the accusation, Mr Brown said, "That's completely false."
4. Capitalise titles that appear before the name, but NOT after the name.	Vice-President Fayolle. Fayolle, the vice-president.
5. Capitalise family relationships when used as proper nouns.	Grandpa John. But lowercase when referring generally to "my grandpa."
6. Capitalise days of the week, months, official holidays, but not seasons.	Monday, December, Christmas, spring.
7. Capitalise regions, but not directions.	Southern Europe. But in the south of Europe.
8. Capitalise the pronoun I.	In the spring, I like to go to Italy.
9. Capitalise ethnic, national and political groups.	The Green Party, the Kurds, the French.
10. Capitalise trademarks.	Volvo, Renault, Daimler-Benz, Fiat (these are also proper names).

In general, do not capitalise a word or term unless it falls under one of these ten rules.

LATIN PHRASES TO AVOID

Latin	English equivalent
circa*	about
de facto*	in reality, in effect, actual
e.g. (exempli gratia)	for example
ex ante*	before, prior, advance
ex post*	after, subsequent
ex post facto*	after the event, retrospectively
i.e. (id est)	therefore, in other words
in toto*	completely, as a whole, entirely
inter alia*	including, partly, for example, among other things, in particular
mutatis mutandis*	with the necessary modifications
per annum	per year
prima facie*	at first sight, on the face of it
post hoc*	after this

* Source: *Claire's Clear Writing Tips*. https://ec.europa.eu/info/sites/info/files/clear_writing_tips_en.pdf

TRICKY PLURALS
Plural forms of acceptable foreign terms

Singular	Plural
addendum	addenda
appendix	appendices (books), appendixes (anatomy)
bacterium	bacteria
bureau	bureaux
consortium	consortia
criterion	criteria
curriculum	curricula
embargo	embargoes
focus	foci (mathematics, science) focuses (other contexts)
formula	formulas (politics) formulae (science)
forum	forums (fora only in relation to ancient Rome)
genus (biology)	genera
index	indexes (books), indices (science, economics)
maximum	maxima (mathematics, science) maximums (other contexts)
medium	media (press, communications, IT), mediums (life sciences, art)
memorandum	memorandums
minimum	minima (mathematics, science) minimums (other contexts)

Singular	Plural
moratorium	moratoriums
papyrus	papyruses
phenomenon	phenomena
plus	pluses
premium	premiums
referendum	referenda, referendums
spectrum	spectra (science), spectrums (politics)
symposium	symposiums
vortex	vortices

GENDER NEUTRAL - GERMAN

Einfache Mittel, um die Geschlechter sprachlich gleich zu behandeln und Stereotypen nicht fortzusetzen:	Weniger gut	Besser
- die weibliche **und** die männliche Form verwenden:	An alle Teilnehmer Liebe Leser die Vizepräsidenten	An alle Teilnehmerinnen und Teilnehmer Liebe Leserinnen und Leser die Vizepräsidentinnen und Vizepräsidenten
- die weibliche und die männliche Form **abwechseln**:	Ärzte und Juristen Ingenieure und Ökonomen	Ärzte und Juristinnen Ingenieurinnen und Ökonomen
- geschlechtsneutrale Formen verwenden:	Mitarbeiter, Teilnehmer, Studenten, Experten, Zuhörer, Lehrer, Betreuer, der Betroffene, Minister	Beschäftigte, Personen, Teilnehmende, Studierende, Sachverständige, Person, Menschen, Mitglied, Gast, Leitung, Publikum, Lehrkräfte, Betreuungspersonen, die betroffene Person, die Ministerrunde

Einfache Mittel, um die Geschlechter sprachlich gleich zu behandeln und Stereotypen nicht fortzusetzen:	Weniger gut	Besser
- männliche Formen vermeiden, die andere Geschlechter „mitmeinen":	jeder, jedermann Jeder hat das Recht, . . .	alle, alle Einzelnen, Jede Person hat das Recht, . . .
- kreative Umformulierungen:	Die Teilnehmer des Trainings Gewählt ist der Bewerber, der die meisten Stimmen erhalten hat. Der Bewerber hat seinen Lebenslauf an folgende Adresse zu schicken: Holen Sie den Rat eines Arztes ein.	Alle, die das Training besucht haben . . . Wer das Training besucht hat . . . Gewählt ist, wer die meisten Stimmen erhalten hat. Schicken Sie Ihren Lebenslauf an: Holen Sie ärztlichen Rat ein.

GENDER NEUTRAL - FRENCH

Éviter les stéréotypes sexistes et les expressions discriminatoires ou à connotation négative	Plutôt que	Préférer
Titres de civilité	Le professeur Jacques Benveniste et Marion ont assisté à la conférence.	Le professeur Jacques Benveniste et la journaliste Marion Dupré ont assisté à la conférence.
Expressions ouvertement sexistes ou stéréotypées	une détermination virile	une détermination sans faille
Expressions privilégiant un genre par rapport à l'autre	les hommes politiques	la classe politique, les personnalités politiques

Rendre le genre visible si le contexte s'y prête	Plutôt que	Préférer
Emploi de doublets	Ceux qui souhaitent travailler à temps partiel pourront le faire.	Celles et ceux qui souhaitent travailler à temps partiel pourront le faire.
Emploi du féminin et du masculin pour les titres de poste	femme entrepreneur/ femme chef d'entreprise	entrepreneuse
Emploi de deux mots différents (qui ne sont pas de la même famille) si l'on veut mettre l'accent sur le fait que les hommes et les femmes sont concernés, quand l'affirmation va à l'encontre des croyances populaires.	Les maladies cardiaques font de nombreuses victimes.	Les maladies cardiaques font de nombreuses victimes chez les femmes comme chez les hommes.
Emploi de stratégies typographiques : la barre oblique, les parenthèses, le point		

Ne pas rendre visible le genre si le contexte s'y prête	Plutôt que	Préférer
Emploi de noms collectifs et/ou abstraits	les employés les directeurs et les directrices	le personnel l'équipe de direction/la direction
Emploi d'épicènes	Des femmes ou des hommes assoiffé(e)s de pouvoir	Des femmes ou des hommes avides de pouvoir.
Emploi de la formule de type « personne » + adjectif	Les sinistrés	les personnes sinistrées
Emploi de l'infinitif	Qui peut être candidat ?	Qui peut postuler ?
Emploi de la voix active (plutôt que de la voix passive)	Vous êtes prié de...	Nous vous prions de…
Emploi d'ellipses ou de formes impersonnelles	Il incombe à l'employé de signaler tout changement relatif à la situation d'une personne à charge.	Tout changement relatif à la situation d'une personne à charge doit être signalé.
Emploi de la nominalisation	C'est la raison pour laquelle ils sont là.	C'est la raison de leur présence.

Stratégies et exemples tirés des orientations des Nations unies pour un langage inclusif en français : https://www.un.org/fr/gender-inclusive-language/guidelines.shtml

Autres références

Usage d'un langage neutre du point de vue du genre au Parlement européen

http://www.europarl.europa.eu/cmsdata/187098/GNL_Guidelines_FR-original.pdf

La Communication inclusive au SGC

https://www.consilium.europa.eu/media/35450/fr_brochure-inclusive-communication-in-the-gsc.pdf

EU AND OTHER DESIGNATIONS

Designation	Explanation	Style rule
Candidate Countries	The European Union has an official list of Candidate Countries, which includes Albania, the Republic of North Macedonia, Montenegro, Serbia and Turkey.	Capitalise Candidate Countries when using the full name. These countries are often referred to as "enlargement countries" or "potential candidate countries." The terms enlargement countries and potential candidate countries should be lowercase because they are not formal names.
Eastern Partnership	The Eastern Partnership is a joint initiative of the European Union and EU members and covers the ex-Soviet states of Armenia, Azerbaijan, Belarus, Georgia, Moldova and Ukraine.	Capitalise Eastern Partnership when using the full name of the initiative. Avoid the acronyms EP and EaP. Instead, use "the partnership" in subsequent references.
European Neighbourhood Policy	The European Neighbourhood Policy promotes the economic and political development of Algeria, Egypt, Israel, Jordan, Lebanon, Libya, Morocco, Palestine, Syria and Tunisia.	As a formal name, the European Neighbourhood policy should be capitalised when the full name is used. Avoid the acronym ENP. Instead use "neighbourhood policy" or "the policy " in subsequent references.
Fragile States	The term fragile states comes from Fund For Peace's 2019 Fragile States Index.	Capitalise when referring to the full index name. Lowercase on subsequent references.
Least Developed Countries	As of 2020, the United Nations designated 46 countries as Least Developed Countries, or low-income countries that face severe impediments to development.	As a formal UN designation, Least Developed Countries should be capitalised on first reference. Lowercase on subsequent references. Avoid the acronym LDC.
Southern Neighbourhood/Southern Partners	The terms Southern Neighbourhood and Southern Partners are used to refer to the countries covered by the European Neighbourhood Policy.	Capitalise Southern Neighbourhood and Southern Partners, which are considered formal names for EU purposes.
Western Balkans	For the European Union, the Western Balkans includes Albania, Bosnia and Herzegovina, North Macedonia, Kosovo, Montenegro and Serbia.	Because it is a formal region, the Western Balkans should be capitalised.

WRITING WITH
STYLE

A REFERENCE GUIDE FOR EIB STAFF ON LANGUAGE, GRAMMAR AND USAGE

European
Investment
Bank

The EU bank