

POLAND

DESTINATION
GUIDE

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INTRODUCTION

This guide provides a clear and practical overview for **local and foreign employees, employers, and investors** operating in the country. It covers the full employment lifecycle – from hiring and work permits to payroll, social security, taxation, termination, healthcare, education, and business setup.

Designed to support both **local workforce management and international talent mobility**, the guide explains statutory obligations, employee rights, and employer responsibilities under labor, tax, and social security regulations. It also supports business owners by outlining company formation, accounting, and ongoing compliance requirements.

Powered by **Gini Talent** and **Gini Finance**, this guide reflects real-world operational expertise:

- **Gini Talent** enables compliant hiring through recruitment, Employer of Record (EOR), payroll, and work permit services.
- **Gini Finance** ensures financial, tax, and accounting compliance with local regulations.

Together, they provide an end-to-end solution that helps organizations and professionals operate confidently, compliantly, and efficiently.



WORK PERMIT & WORKING CONDITIONS

Employment in Poland is regulated by the **Labor Code, Act on Employment Promotion and Labor Market Institutions, Foreigners Act, and social security regulations.**

Polish citizens may work freely without permit restrictions, while **foreign nationals must obtain appropriate work authorization and residence rights** before commencing employment.

This section outlines the legal framework applicable to both local and foreign employees, as well as employer obligations for lawful employment in Poland.

WORK AUTHORIZATION FRAMEWORK IN POLAND

For Polish Citizens (Local Employees)

- No work permit is required
- Employment governed by Polish Labor Code
- Mandatory Social Security (ZUS) registration applies
- Full access to statutory employee rights, benefits, and protections

For Foreign Employees

- Legal stay in Poland is required (visa or residence permit)
- A work permit or exemption is mandatory prior to employment
- Work permits are typically:
 - Employer-specific
 - Position-specific
 - Location-specific
- Employment may begin only after:
 - Work authorization approval
 - Social security (ZUS) registration

For Employers

Employers are responsible for ensuring:

- Proper work authorization for foreign employees
- Legally compliant employment contracts
- Compliance with labor law, tax, and social security obligations

TYPES OF WORK PERMITS IN POLAND

Type A Work Permit

- Most common permit for foreign employees
- Required when a foreigner works for a Polish employer
- Issued for up to 3 years
- Renewable

Type B Work Permit

- For foreign board members or directors
- Required if the individual stays in Poland over 6 months in a 12-month period

EU Blue Card

- For highly qualified professionals
- Requires:
 - Higher education qualifications
 - Minimum salary threshold
- Combines residence and work authorization
- Offers long-term mobility benefits within the EU

Type C, D, E Permits

- For secondment scenarios and cross-border assignments
- Applicable when the employer is based outside Poland

***Note:** EU/EEA and Swiss citizens are exempt from work permit requirements.*

WORK PERMIT ELIGIBILITY REQUIREMENTS

Employer Requirements

Employers hiring non-EU foreign nationals must:

- Be a legally registered entity in Poland
- Demonstrate genuine business activity
- Comply with:
 - Tax obligations
 - ZUS (social security) contributions

Offer employment terms aligned with Polish labor standards

Employee Requirements (Foreign Nationals)

- Valid residence title (visa or residence permit)
- Appropriate qualifications and experience
- Job position aligned with permit type
- Salary not lower than:
 - Market standards
 - Minimum wage requirements

Local (Polish) Employees

- No work authorization requirements
- Employment governed solely by Polish labor law

WORK PERMIT APPLICATION PROCESS IN POLAND

Applications from Outside Poland

Applications from Outside Poland

- Employee applies for a national work visa (Type D)
- Employer applies for work permit with the Voivodeship Office
- Employment may commence after:
 - Entry into Poland
 - Permit issuance
 - ZUS registration

Applications from Within Poland

- Possible for foreigners holding eligible residence titles
- May involve:
 - Temporary residence and work permit (single permit)
- Processing times vary by region

REQUIRED DOCUMENTS FOR POLISH WORK PERMIT APPLICATIONS

Foreign Employee Documents

- Passport
- Valid visa or residence permit
- Educational certificates
- Professional CV
- Employment contract or offer letter
- Proof of qualifications (where required)

Employer Documents

- Company registration extracts
- Tax and ZUS clearance
- Job description and position details
- Salary confirmation
- Labor market test (if applicable)

WORK PERMIT VALIDITY & EXTENSION IN POLAND

- Validity: up to 3 years (depending on permit type)
- Extensions must be filed before expiration
- Changes in:
 - Employer
 - Job title
 - Working conditionsgenerally require a new permit or amendment
- Non-compliance may result in:
 - Administrative fines
 - Permit revocation
 - Employment illegality

SOCIAL SECURITY & HEALTHCARE COVERAGE

Social Insurance Institution (ZUS)

- ZUS registration is mandatory for:
 - All Polish employees
 - All legally employed foreign workers
- Coverage starts from the first day of employment

ZUS Benefits

- Employees are entitled to:
- Public healthcare (NFZ)
 - Sickness and maternity benefits
 - Work accident insurance
 - Disability benefits
 - Old-age pension
 - Unemployment insurance

Contribution Structure (Indicative)

- Contributions shared between employer and employee
- Calculated as a percentage of gross salary
- Declared and paid monthly

HEALTH INSURANCE VS PUBLIC COVERAGE IN POLAND

- ZUS registration grants access to public healthcare
- Private health insurance is optional but common
- Often provided by employers for:
 - Faster access to specialists
 - English-speaking medical services
 - Private clinics and hospitals

BILATERAL SOCIAL SECURITY AGREEMENTS

Poland has signed **numerous bilateral social security agreements**, including with EU and non-EU countries.

These agreements may allow:

- Avoidance of double social security contributions
- Temporary exemptions for posted workers
- Aggregation of contribution periods for pensions

Eligibility depends on nationality and assignment structure.

WORKING CONDITIONS & EMPLOYEE RIGHTS IN POLAND

The following rules apply equally to **Polish and foreign employees**.

Working Hours

- Standard working time: **8 hours per day**
- Maximum: **40 hours per week**

Overtime

- Subject to statutory limits
- Paid at increased rates or compensated with time off
- Employer authorization required

Rest Periods

- Minimum 11 consecutive hours of daily rest
- At least **35 hours of weekly rest**

Paid Annual Leave

- 20 days per year (less than 10 years' experience)
- 26 days per year (10+ years' experience)

EMPLOYMENT TERMINATION, NOTICE & SEVERANCE PAY IN POLAND

Notice Periods

Based on length of service:

- 2 weeks
- 1 month
- 3 months

Severance Pay

- Applicable in collective redundancies or employer-initiated terminations
- Ranges from 1 to 3 months' salary
- Subject to statutory caps

EMPLOYER COMPLIANCE & LEGAL RISKS

Common compliance risks include:

- Employing foreigners without valid permits
- Incorrect permit type or job mismatch
- Failure to register employees with ZUS
- Underreported salaries
- Late permit extensions

These may result in:

- Administrative fines
- Employment bans
- Permit cancellation
- Reputational and audit risks

WHY CHOOSE POLAND FOR EMPLOYMENT?

Poland offers:

- Strategic location within the EU
- Large and skilled workforce
- Strong manufacturing, IT, and shared services sectors
- Competitive labor costs
- Access to the EU single market
- Stable legal and regulatory environment
- Growing demand for international talent

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SOCIAL SECURITY (ZUS)

Poland's social security system is administered by the **Social Insurance Institution (Zakład Ubezpieczeń Społecznych - ZUS)** and provides **mandatory social insurance and healthcare coverage** for all legally employed individuals.

Both **Polish citizens and foreign nationals** working under a valid employment relationship in Poland are subject to ZUS regulations, with coverage conditions determined by employment type and residence status.

MANDATORY ZUS REGISTRATION IN POLAND

Polish Employees

- ZUS registration is mandatory **from the first day of employment**
- Employers must complete ZUS onboarding **before or on the employment start date**

Foreign Employees

- ZUS registration becomes mandatory **once legal employment begins**
- Registration must be completed by the employer **immediately upon employment**
- Employment **cannot legally commence without ZUS registration**
- ZUS coverage starts **from the first working day**

Employer Obligations

Employers are legally responsible for:

- Timely ZUS registration
- Accurate declaration of:
 - Salary
 - Job position
 - Employment type
- Monthly reporting and payment of social insurance contributions

Failure to comply may result in:

- Administrative fines and penalties
- Retroactive contribution liabilities
- Increased inspection and audit exposure
- Work permit and residence permit compliance risks for foreign employees

ZUS PREMIUM CONTRIBUTIONS IN POLAND (INDICATIVE)

ZUS contributions are calculated as a **percentage of the employee's gross salary** and are shared between the employer and the employee.

Contribution Structure

Contributions generally include:

- Old-age pension insurance
- Disability insurance
- Sickness insurance
- Accident insurance
- Health insurance (via NFZ)
- Labor Fund and Guaranteed Employee Benefits Fund (employer-paid)

Contribution rates vary depending on employment type, risk category, and statutory thresholds.

Payment Rules

All contributions must be:

- Calculated based on declared gross salary
- Declared monthly
- Paid within statutory deadlines

INTERNATIONAL SOCIAL SECURITY AGREEMENTS

Poland has concluded **numerous bilateral and multilateral social security agreements**, including those under **EU coordination rules** and treaties with non-EU countries.

These agreements may allow:

- Avoidance of double social security contributions
- Temporary exemptions for posted workers
- Aggregation of contribution periods for retirement and disability benefits
- Continued coverage under the home country system for limited periods

Foreign employees may benefit from exemptions **only if official A1 certificates or equivalent documentation** are submitted and approved.

ROLE OF ZUS IN WORK PERMIT & EXTENSION PROCESSES

Initial Work Permit Applications

- Work permit or residence permit applications are assessed independently of ZUS
- ZUS registration is completed **after legal employment commencement**

Work Permit & Residence Permit Extensions

- Continuous and accurate ZUS contributions are a key compliance factor
- Missing, late, or underreported contributions may result in:
 - Work or residence permit extension rejection
 - Administrative penalties for the employer

ZUS EXIT PROCEDURES UPON EMPLOYMENT TERMINATION

Employer Responsibilities

Upon termination of employment, employers must:

- Notify ZUS within **7 days**
- Submit final payroll and contribution declarations
- Close the employee's ZUS insurance records accurately

Employee Considerations

- Polish employees retain ZUS contribution history for future employment and retirement
- Foreign employees must:
 - Secure new work authorization, or
 - Update or cancel residence status if remaining in Poland

ZUS VS. PRIVATE HEALTH INSURANCE IN POLAND – KEY DISTINCTION

Feature	ZUS (Public System)	Private Health Insurance
Mandatory for Polish employees	✓ Yes	✗ No
Mandatory for foreign employees	✓ Yes	✗ No
Covers retirement	✓ Yes	✗ No
Covers work accidents	✓ Yes	✗ No
Valid for residence/work permit	✓ Yes	✓ Yes
Supplementary healthcare	✗ Limited	✓ Yes

Once ZUS registration is completed, private health insurance is not legally required, but it is commonly purchased to access:

- Private clinics
- Shorter waiting times
- English-speaking medical services

COMMON ZUS COMPLIANCE RISKS IN POLAND

Frequently encountered compliance issues include:

- Late ZUS registration after employment start
- Underreported salaries or incorrect employment codes
- Missing or delayed monthly contributions
- Failure to report employment termination
- Mismatch between work permit details and ZUS records

These violations may lead to:

- Administrative penalties and fines
- Retroactive contribution assessments
- Increased audit and inspection exposure
- Immigration and employment compliance risks for foreign workers

WHY ZUS COMPLIANCE IS CRITICAL FOR EMPLOYEES & EMPLOYERS

Proper ZUS compliance ensures:

- Lawful and uninterrupted employment
- Access to public healthcare services
- Protection of long-term pension and disability rights
- Smooth work and residence permit renewals for foreign employees
- Reduced legal, financial, and audit risks for employers

TAXATION IN POLAND

Poland's taxation system is regulated by the **National Revenue Administration (Krajowa Administracja Skarbowa - KAS)** under the Ministry of Finance.

All employment-related income earned in Poland is subject to Polish tax legislation, regardless of nationality. Tax obligations vary based on **tax residency status**, while employers bear primary responsibility for payroll tax compliance.

TAX RESIDENCY STATUS IN POLAND

Tax residency in Poland is determined based on **physical presence and center of economic or personal interests.**

Tax Residents

Individuals (Polish or foreign) are considered Polish tax residents if they:

- Stay in Poland for **more than 183 days** in a calendar year, **or**
- Have their **center of vital interests** (personal or economic ties) in Poland

Tax residents are subject to **Polish personal income tax on their worldwide income.**

Non-Residents

- Individuals who do not meet the above criteria
- Non-residents are taxed **only on income sourced in Poland**

Correct residency classification is critical for both employees and employers to ensure accurate tax treatment and treaty application.

INCOME TAX ON SALARIES (WITHHOLDING SYSTEM)

Employees (Local & Foreign)

- Personal income tax is applied to **gross salary**
- Tax is collected through the **withholding system**
- Employees receive their **net salary after statutory deductions**

Employers

Employers are legally responsible for:

- Monthly payroll calculations
- Applying **progressive personal income tax rates**
- Withholding income tax at source
- Filing monthly payroll tax declarations
- Making timely tax payments to the tax authority

Poland applies a **progressive income tax system**, with rates increasing as income levels rise.

OTHER MANDATORY PAYROLL DEDUCTIONS

In addition to income tax, the following statutory deductions apply to both Polish and foreign employees:

- Employee contributions to **ZUS** (pension, disability, sickness)
- Mandatory **health insurance (NFZ)** contributions
- Employer-paid social security and labor fund contributions

All deductions must be:

- Accurately calculated
- Fully reflected in payroll records
- Declared and paid within statutory deadlines

CORPORATE TAX OBLIGATIONS FOR EMPLOYERS

Employers operating in Poland and hiring staff (local or foreign) must comply with all corporate tax obligations, including:

- Corporate Income Tax (CIT)
- Salary withholding tax
- Value Added Tax (VAT), where applicable
- Monthly payroll tax and ZUS filings
- Annual corporate income tax return
- Year-end payroll and tax reconciliation

Non-compliance may result in:

- Administrative penalties
- Late payment interest
- Increased scrutiny during tax, labor, and immigration inspections

DOUBLE TAXATION TREATIES (DTAS)

Poland has signed **Double Taxation Avoidance Agreements (DTAs)** with a large number of countries to prevent income from being taxed in both Poland and the employee's home country.

DTAs may:

- Prevent double taxation
- Allow tax credits or exemptions
- Regulate taxation for expatriates and temporary assignments
- Define taxing rights based on residency and income source

Foreign employees may be required to submit a **Tax Residency Certificate** from their home country to benefit from treaty provisions.

TAX IDENTIFICATION NUMBER (TIN)

All individuals earning income or conducting taxable transactions in Poland must obtain a **Polish Tax Identification Number**.

- **PESEL**: Used by individuals registered as residents
- **NIP**: Used by non-residents or for business-related tax purposes

TIN is required for:

- Payroll registration
- Salary payments
- Tax filings and declarations
- Social security (ZUS) registration
- Banking and financial transactions

Foreign employees typically obtain a TIN through employer payroll registration or local tax office registration.

TERMINATION, SEVERANCE & TAXATION

Upon termination of employment:

Employees

- Statutory severance pay is **generally taxable** as employment income
- Unused annual leave payments are taxable as salary income

Employers

- Must calculate and declare all final payroll taxes
- Ensure correct tax treatment of severance and termination compensation
- Complete payroll and tax closure procedures accurately and on time

COMMON TAX COMPLIANCE RISKS IN POLAND

Frequent compliance risks include:

- Incorrect tax residency classification
- Underreported salaries or benefits
- Late or missing payroll tax filings
- Incorrect application of DTAs
- Mismatch between ZUS records and payroll tax data

These issues may result in:

- Retroactive tax assessments
- Administrative fines and interest
- Tax audits
- Delays or refusals in work or residence permit renewals for foreign employees

IMPORTANT NOTE ON TAX COMPLIANCE IN POLAND

Tax compliance in Poland is a **shared legal responsibility** between the employer and the employee.

Proper tax structuring and accurate reporting ensure:

- Lawful and transparent employment
- Protection against double taxation
- Accurate payroll and social security alignment
- Smooth work and residence permit renewals for foreign employees
- Reduced legal, financial, and audit risks for employers

EMPLOYMENT TERMINATION

Employment termination in **Poland** is primarily regulated under the **Polish Labour Code (Kodeks Pracy)**.

Termination rules apply equally to **Polish and foreign employees** working under a valid employment contract. Employers and employees must comply with statutory procedures concerning **just cause, notice periods, severance pay, and formal documentation requirements**.

TYPES OF EMPLOYMENT TERMINATION IN POLAND

Employment relationships in Poland may be terminated through the following methods:

- Resignation by the employee
- Termination by the employer with or without just cause
- Mutual termination agreement (termination by agreement of the parties)
- Expiration of fixed-term employment contracts
- Retirement
- Force majeure or employer liquidation

Each termination type carries different legal consequences regarding **notice obligations, severance entitlements, and employer liabilities.**

JUSTIFIED VS. UNJUSTIFIED TERMINATION

Employer-Initiated Termination – Just Cause

Employers may terminate employment **without notice** for serious breaches of employee obligations, including:

- Gross violation of basic employee duties
- Committing a criminal offense during employment that makes continued employment impossible
- Loss of required professional qualifications due to employee fault
- Serious misconduct or breach of workplace rules

In justified termination cases, **no notice period applies**, and severance pay is generally **not required**, provided legal grounds and documentation standards are fully met.

Employer-Initiated Termination – Without Just Cause

If an employer terminates employment **without legally valid justification**:

- Statutory notice periods must be observed, or
- Payment in lieu of notice must be made
- Severance pay may apply if eligibility conditions are met

Unjustified termination may expose the employer to:

- Reinstatement claims
- Compensation for unfair dismissal
- Labor court proceedings

Employee-Initiated Termination (Resignation)

Employees (local or foreign) may resign by:

- Providing statutory or contractual notice, or
- Terminating without notice for justified reasons, such as:
 - Serious breach of employer obligations
 - Non-payment of salary
 - Unsafe or unlawful working conditions

In justified resignation cases, employees may retain entitlement to compensation depending on circumstances.

STATUTORY NOTICE PERIODS IN POLAND

Unless termination is based on just cause, the following notice periods apply based on length of service with the employer:

- Less than 6 months → **2 weeks**
- 6 months – less than 3 years → **1 month**
- 3 years or more → **3 months**

- Notice may be shortened by the employer with payment in lieu
- Notice periods apply equally to Polish and foreign employees

PROBATIONARY PERIOD AND TERMINATION

- Probationary contracts may last up to **3 months**
- Shorter notice periods apply during probation

Notice periods during probation:

- Up to 2 weeks' probation → 3 working days
- More than 2 weeks → 1 week
- 3 months → 2 weeks

- Termination during probation:

- Is permitted by either party
- Must still comply with notice rules
- Does not generally trigger severance pay

SEVERANCE PAY IN POLAND

Severance Eligibility

Employees are entitled to statutory severance pay if:

- Termination is initiated by the employer, and
- Termination is due to **organizational, economic, or employer-related reasons**, and
- The employer employs at least **20 employees**

Severance Calculation Rules

Severance pay is calculated based on length of service with the employer:

- Less than 2 years → **1 month's salary**
- 2 - 8 years → **2 months' salary**
- Over 8 years → **3 months' salary**

- Severance is capped at **15 times the statutory minimum wage**
- Severance pay is **taxable employment income**

MASS LAYOFFS AND COLLECTIVE TERMINATIONS

In cases of collective redundancies, employers must:

- Notify employee representatives or trade unions
- Conduct mandatory consultation procedures
- Notify the local labor office
- Follow statutory timelines and selection criteria

Failure to comply may result in:

- Administrative penalties
- Court claims
- Invalid termination risk
- Compensation obligations

TERMINATION OF FOREIGN EMPLOYEES IN POLAND

For foreign employees holding a **work permit or residence permit**:

Employers must:

- Notify social security authorities (ZUS)
- Update payroll and tax records
- Ensure termination aligns with permit conditions

Foreign employees must:

- Secure a new employer and permit, or
- Change residence status, or
- Leave Poland upon permit expiry

Failure to align termination with immigration status may result in **residence violations or future permit issues.**

FINAL PAYROLL AND LEGAL OBLIGATIONS AFTER TERMINATION

At the end of employment, employers must complete:

- Outstanding salary payments
- Severance pay (if applicable)
- Payment for unused annual leave
- Payment in lieu of notice (if applicable)

Additionally:

- Final payroll tax filings
- ZUS deregistration

must be completed accurately and within statutory deadlines.

COMMON EMPLOYMENT TERMINATION COMPLIANCE RISKS IN POLAND

Common risks include:

- Lack of proper justification for dismissal
- Failure to observe statutory notice periods
- Incorrect severance calculations
- Missing ZUS deregistration
- Inadequate termination documentation

Such violations may lead to:

- Labor court disputes
- Compensation and reinstatement orders
- Administrative penalties
- Immigration compliance issues for foreign employees

WHY PROPER TERMINATION MANAGEMENT MATTERS IN POLAND?

Lawful and well-documented termination processes ensure:

- Protection of employee rights
- Reduced litigation and financial risk for employers
- Smooth payroll, tax, and social security closure
- Compliance with labor and immigration regulations
- Business continuity and reputational protection

EDUCATION OPTIONS FOR CHILDREN IN POLAND

Families living in **Poland**—both Polish citizens and foreign residents—have access to a **well-structured, high-quality, and inclusive education system**.

Poland offers **public, private, and international education options** that accommodate different academic goals, language preferences, and lengths of stay, from early childhood through higher education.

PUBLIC SCHOOLS IN POLAND

Public schools in Poland are open to **Polish citizens and foreign children** holding a valid **residence permit or legal stay status**. Public education is **free of charge** at primary and secondary levels.

Key Features

- Curriculum regulated by the **Polish Ministry of Education and Science**
- Instruction language: **Polish**
- Free Polish language support classes for non-native speakers
- Nationwide availability across cities, towns, and regions

Public schools are particularly suitable for:

- Local families
- Foreign families planning long-term residence
- Families seeking cultural integration and full immersion in Polish society

Major cities such as **Warsaw, Kraków, Wrocław, Poznań, and Gdańsk** offer a wide selection of public schools, including schools with multicultural and integration programs.

PRIVATE SCHOOLS AND COLLEGE-LEVEL INSTITUTIONS

Private schools in Poland serve both local and international families and offer enhanced academic programs, modern facilities, and alternative curricula.

Highlights

- Smaller class sizes
- Polish-English bilingual or English-medium instruction
- National and international accreditations
- Strong preparation for Polish and international universities

Common private education options include:

- Private bilingual schools
- Academic-focused secondary schools (liceum)
- Language-oriented institutions
- Private preparatory schools

Private schools are widely preferred by families seeking **English-based education, higher academic flexibility, or international academic pathways.**

INTERNATIONAL SCHOOLS IN POLAND

Poland hosts a **growing network of internationally accredited schools**, primarily serving expatriate families and globally mobile Polish families.

Offered Programs

- IB (International Baccalaureate)
- Cambridge International Curriculum (IGCSE, A-Levels)
- American High School Diploma
- British National Curriculum
- French, German, and other European national programs

International schools are mainly located in major metropolitan and expat hubs: **Warsaw** (largest concentration), **Kraków, Wrocław, Poznań and Gdańsk**

These schools are ideal for:

- Foreign families on short- or medium-term assignments
- Families seeking curriculum continuity across countries
- Students preparing for international universities

PRESCHOOL AND EARLY CHILDHOOD EDUCATION

Poland offers a wide range of early childhood education options for both local and foreign families.

Available Options

- Public and private kindergartens (przedszkole)
- International preschools
- Montessori and Reggio Emilia-inspired schools
- Bilingual and English-language nursery programs

Enrollment is generally available for children aged **3 to 6**, with private institutions offering earlier entry options. Preschool attendance is **compulsory from age 6** (pre-primary year).

HIGHER EDUCATION OPPORTUNITIES IN POLAND

Poland's higher education system is open to Polish citizens and international students and continues to gain strong recognition across Europe.

Key Advantages

- Wide range of **English-medium undergraduate and graduate programs**
- Renowned universities such as **University of Warsaw, Jagiellonian University, Warsaw University of Technology, AGH University of Science and Technology**
- Affordable tuition fees compared to Western Europe and the US
- EU-recognized degrees and Erasmus+ exchange opportunities

Poland is an increasingly attractive destination for **European and international academic mobility.**

SPECIAL EDUCATION SERVICES

Poland provides structured special education and learning support services for children with additional learning or developmental needs.

Available Support

- Special education classes within public schools
- Psychological and pedagogical counseling centers
- Private therapy and learning support institutions
- Individualized Education Programs (IEP)
- Speech, occupational, and developmental therapy services

Access is available to both local and foreign children, subject to residence and school registration requirements.

DOCUMENTATION AND ENROLLMENT REQUIREMENTS

For Public and Private Schools

Families typically need:

- Valid residence permit or legal stay documentation
- Passport or Polish ID (PESEL number, if available)
- Previous school transcripts
- School equivalency or placement assessment (if applicable)
- Proof of address

For International Schools

Additional requirements may include:

- Entrance or placement assessments
- English language evaluations
- Academic records aligned with international curricula

WHY POLAND IS A STRONG EDUCATION DESTINATION?

- Free and inclusive public education for resident families
- Strong Polish language support for foreign children
- Growing number of international and bilingual schools
- High-quality universities with EU-recognized degrees
- Affordable education and living costs compared to Western Europe
- Safe, family-friendly environment
- Strategic location within the European Union

HEALTHCARE OPTIONS IN POLAND

Individuals living and working in **Poland**—both Polish citizens and foreign nationals—benefit from a **comprehensive, accessible, and EU-aligned healthcare system.**

Poland offers a balanced combination of **public healthcare through the National Health Fund (NFZ)**, private medical services, and internationally accredited hospitals, supported by modern infrastructure and highly qualified medical professionals.

PUBLIC HEALTHCARE SYSTEM (NFZ COVERAGE)

Poland's public healthcare system is administered by the **National Health Fund (Narodowy Fundusz Zdrowia – NFZ)** and applies to all legally insured individuals.

Coverage Overview

- Polish employees are covered through mandatory NFZ contributions
- Foreign employees working legally are covered via employer-paid social security contributions
- Coverage becomes effective upon registration and contribution payment

Public Healthcare Services Include

- Public hospitals and university hospitals
- Primary care physicians (GP / POZ)
- Emergency and inpatient services
- Specialist consultations (with referral)
- Maternity and pediatric care
- Chronic disease management
- Diagnostic imaging and laboratory services
- Prescription medications with partial reimbursement

Public healthcare services are available nationwide, including **Warsaw, Kraków, Wrocław, Poznań, Gdańsk, and regional districts.**

PRIVATE HEALTHCARE SERVICES

Poland has a **well-developed private healthcare sector**, widely used by both local residents and foreign employees to supplement public services.

Key Advantages

- Shorter waiting times
- Broad availability of English-speaking doctors
- Modern clinics and diagnostic centers
- Direct access to specialists without referrals
- Flexible appointment scheduling

Private hospitals and clinics are widely available in major cities. Many private providers operate through **subscription-based medical plans** or cooperate with **private and international insurers**.

INTERNATIONAL HOSPITALS AND EXPAT-FOCUSED CLINICS

Major metropolitan areas host international-standard clinics and hospitals catering to expatriates and globally mobile families.

Common Features

- English-speaking and multilingual medical staff
- EU-standard treatment protocols
- Modern outpatient and inpatient facilities
- 24/7 emergency departments in major hospitals
- Specialized units including cardiology, orthopedics, oncology, pediatrics, dermatology, dentistry, OB-GYN, fertility, and rehabilitation

These facilities are preferred by foreign employees and families seeking faster access and international service standards.

HEALTH INSURANCE REQUIREMENTS

For Employees

- Enrollment in the **NFZ system is mandatory** for all legally employed individuals (Polish and foreign)
- NFZ contributions are paid as part of social security payroll
- Coverage starts upon registration and contribution payment

Additional Insurance Options

While NFZ provides comprehensive public coverage:

- Private health insurance is commonly used for faster access
- Employer-sponsored private medical plans are widespread
- International health insurance is preferred by expatriates and globally mobile employees

Employers are responsible for social security and NFZ registration as part of payroll compliance.

MATERNITY AND FAMILY HEALTHCARE

Poland offers strong maternity and family healthcare services under both public and private systems.

Available Services

- Prenatal and postnatal medical care
- Public maternity hospitals and clinics
- Private obstetric and gynecology services
- Pediatric care with access to specialists
- National vaccination programs aligned with EU and WHO standards
- Routine child development monitoring

NFZ covers maternity care, childbirth, and postnatal services within the public healthcare network.

EMERGENCY AND URGENT CARE SERVICES

Poland provides reliable emergency healthcare services nationwide.

- **112 Emergency Hotline** (nationwide, free of charge)
- Ambulance and paramedic services
- Emergency departments in public and private hospitals
- Trauma care, surgical interventions, and intensive care units

Emergency medical treatment is provided **regardless of nationality**, with follow-up costs depending on insurance coverage.

PHARMACEUTICALS AND MEDICATION ACCESS

Poland has a **well-regulated pharmacy network (apteka)** operating under EU pharmaceutical regulations.

Key Features

- Prescription and over-the-counter medications widely available
- Partial NFZ reimbursement for approved medications
- Standardized pricing for reimbursed drugs
- English-speaking pharmacists in major cities
- Extended operating hours and 24/7 duty pharmacies

Prescription medications require a doctor's prescription issued in Poland or recognized EU prescriptions

MEDICAL TOURISM AND SPECIALIZED TREATMENTS

Poland is increasingly recognized as a **medical tourism destination within Europe**, offering high-quality care at competitive costs.

Common Specializations

- Dental treatments and oral surgery
- Orthopedic and rehabilitation services
- Fertility and IVF treatments
- Cosmetic and reconstructive surgery
- Ophthalmology and laser eye surgery
- Preventive and rehabilitation medicine

Both residents and foreign employees benefit from Poland's skilled medical workforce and cost efficiency.

WHY POLAND IS A STRONG HEALTHCARE DESTINATION?

- Universal public healthcare coverage through NFZ
- EU-standard medical infrastructure and regulations
- Highly trained doctors and medical professionals
- Strong private healthcare sector
- Affordable healthcare costs compared to Western Europe
- Growing availability of English-speaking medical services
- Reliable emergency care nationwide
- Family-friendly healthcare environment

PAID PUBLIC HOLIDAYS

Holiday Name	Polish Name	Date	Type	Description
New Year's Day	Nowy Rok	1 January	National	Marks the first day of the year and is a nationwide public holiday.
Epiphany	Święto Trzech Króli	6 January	Religious	Christian holiday commemorating the visit of the Three Kings.
Easter Sunday	Niedziela Wielkanocna	Variable (March/April)	Religious	Celebrates the resurrection of Christ; date varies each year.
Easter Monday	Poniedziałek Wielkanocny	Variable (March/April)	Religious	Observed the day after Easter Sunday; part of the Easter celebrations.
Labour Day	Święto Pracy	1 May	National	Celebrates workers' rights and labor movements.
Constitution Day	Święto Konstytucji 3 Maja	3 May	National	Commemorates the adoption of the Polish Constitution of 1791.
Pentecost (Whit Sunday)	Zielone Świątki	Variable (May/June)	Religious	Christian holiday occurring 50 days after Easter.
Corpus Christi	Boże Ciało	Variable (May/June)	Religious	Catholic feast marked by religious processions.
Assumption of Mary	Wniebowzięcie Najświętszej Maryi Panny	15 August	Religious	Major Catholic holiday; also observed as Armed Forces Day.
All Saints' Day	Wszystkich Świętych	1 November	Religious	Day of remembrance for deceased loved ones.
Independence Day	Narodowe Święto Niepodległości	11 November	National	Celebrates Poland's independence regained in 1918.

**Dates of religious holidays vary each year according to the lunar calendar*

BUSINESS SETUP SERVICES

Establishing a business in Poland provides both local entrepreneurs and foreign investors with access to one of Central and Eastern Europe's largest and fastest-growing economies, a strategic gateway to the European Union, and a transparent, EU-aligned regulatory framework.

Poland allows 100% foreign ownership in most sectors, with business activities governed primarily by the Commercial Companies Code, foreign investment regulations, and EU law. The country offers a stable legal environment, digitalized registration processes, and strong investor protection mechanisms, making it an attractive destination for international business expansion.

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COMPANY FORMATION OPTIONS IN POLAND

Investors can choose from several legal entity types depending on business goals, ownership structure, and regulatory considerations.

Common Legal Entity Types

- **Limited Liability Company (Sp. z o.o.)**
- **Joint-Stock Company (S.A.)**
- **Branch Office**
- **Representative Office** (non-commercial activities only)
- **Partnerships** (general, limited, professional)

The **Limited Liability Company (Sp. z o.o.)** is the most commonly preferred structure for foreign investors due to:

- Limited liability protection
- Flexible shareholding structure
- Low minimum capital requirement
- Eligibility for residence permits and work authorization for directors
- Clear corporate governance rules

COMPANY INCORPORATION PROCESS IN POLAND

Company incorporation in Poland is efficient and can be completed electronically when documentation is properly prepared.

Key Incorporation Steps

- Company name verification
- Preparation of Articles of Association
- Shareholder and management appointment
- Registration with the National Court Register (KRS)
- Tax Identification Number (NIP) and Statistical Number (REGON) issuance
- VAT registration (if applicable)
- Social security (ZUS) registration

Once registered, the company gains full legal personality and may commence business activities, subject to sector-specific licensing.

MINIMUM CAPITAL REQUIREMENTS

Capital requirements depend on the chosen legal entity type:

- **Limited Liability Company (Sp. z o.o.)**
 - Minimum share capital: **PLN 5,000**
- **Joint-Stock Company (S.A.)**
 - Minimum share capital: **PLN 100,000**

Capital must be declared at registration, and contributions may be made in cash or in-kind, subject to valuation rules.

BANK ACCOUNT OPENING IN POLAND

After incorporation, companies must open a corporate bank account with a Polish or EU-based bank.

Typical Requirements

- Company registration extract (KRS)
- Articles of Association
- Tax Identification Number (NIP)
- Shareholder and director information
- Authorized signatory documentation
- Proof of business activity

Banks apply strict KYC and AML procedures, particularly for foreign-owned companies, which may extend onboarding timelines.

TAX REGISTRATION & ONGOING TAX COMPLIANCE

All companies operating in Poland must comply with tax regulations administered by the Polish Tax Authority.

Key Tax Obligations

- Corporate Income Tax (CIT) registration
- VAT registration (mandatory once thresholds are met)
- Monthly or quarterly VAT filings
- Payroll withholding tax filings
- Annual corporate income tax return
- Electronic filing and reporting compliance

Poland's tax system is fully aligned with EU directives and OECD standards.

SOCIAL SECURITY & PAYROLL SETUP

Employers must register with the Polish Social Insurance Institution (**ZUS**) before hiring employees.

Employer Obligations

- Employer registration with ZUS
- Payroll setup and salary reporting
- Monthly social security and health insurance contributions
- Personal income tax withholding and reporting
- Employee onboarding compliance

Social security contributions apply to both Polish and foreign employees working under Polish employment contracts.

WORK PERMIT & IMMIGRATION SUPPORT

Non-EU/EEA nationals require appropriate immigration authorization to work in Poland.

Coverage Includes

- Work permit applications (Types A-E)
- Temporary residence and work permits
- EU Blue Card applications
- Employer declarations and labor market tests (where applicable)
- Ongoing work authorization compliance

Employment may only commence after the required work and residence permits are obtained.

ACCOUNTING, BOOKKEEPING & CORPORATE COMPLIANCE

Polish companies must maintain accounting records in accordance with Polish Accounting Standards or IFRS (where applicable).

Ongoing Compliance Services

- Monthly bookkeeping and accounting
- VAT and tax return preparation
- Annual financial statements
- Statutory audit (where required)
- Corporate secretarial services
- Shareholder and management change filings

Non-compliance may result in financial penalties, tax audits, and operational restrictions.

VIRTUAL OFFICE & REGISTERED ADDRESS SOLUTIONS

All companies must maintain a registered office address in Poland.

Available Solutions

- Legal registered address services
- Mail handling and official correspondence
- Tax authority and court registration compliance
- Serviced office and meeting room options

A registered address is mandatory for company registration and ongoing compliance.

SECTOR-SPECIFIC LICENSING & REGULATORY APPROVALS

Certain regulated activities require additional licenses or permits, including:

- Financial services and banking
- Insurance and investment services
- Energy and utilities
- Healthcare and pharmaceuticals
- Transportation and logistics
- Education and training

Relevant approvals must be secured prior to commencing regulated business activities.

INVESTMENT INCENTIVES & GOVERNMENT SUPPORT

Poland offers various investment incentives at national and regional levels.

Available Incentives

- Corporate income tax exemptions or reductions (Polish Investment Zone)
- Cash grants for strategic investments
- R&D and innovation incentives
- EU structural and regional development funds
- Support for job creation and technology development

Eligibility depends on:

- Business sector and location
- Investment value
- Job creation
- Innovation and economic contribution

WHY SET UP A BUSINESS IN POLAND?

- Access to the EU single market
- Strong and diversified economy
- Competitive labor and operating costs
- Highly skilled workforce
- Transparent legal and regulatory framework
- Extensive investment incentives
- Strategic location in Central Europe