

## Details of the settlement of PIT-36L for 2024

You will find here detailed information on the settlement of PIT-36L for 2024 in the Your e-PIT service

 06.02.2025

### Tax ID.

NIP is the tax identifier for you to use.

### Tax return correction

You should correct your tax return if:

- it includes accounting errors and obvious mistakes,
- you have completed it contrary to the requirements or it rises doubts whether the data it contains is correct.

**Remember!** The right to submit a corrected tax return:

- shall be suspended for the duration of a tax procedure or tax control – to the extent covered by this procedure or control,
- shall continue to appertain after the completion of:
  - tax control,
  - tax procedure – to the extent not covered by the decision specifying the tax liability amount.

If, in the course of the tax avoidance procedure, you are submitting a corrected tax return, you should also specify the reason for its submission (Article 81b(1a) and (1f) of the Tax Ordinance).

### Additional information

In this section you indicate, by checking the relevant box, all additional information affecting the amount of and the deadline for payment of tax advances (e.g. whether in one of the five years preceding the year for which the tax return is submitted, you benefited from the exemption referred to in Article 44(7a) of the Act (the so-called tax credit), whether you paid advances in a simplified form or on a quarterly basis).

### Revenue exempt from tax pursuant to Article 21(1)(152)-(154).

If you are entitled to one of the reliefs below, check the relevant box and enter the amount of the relief you are entitled to.

#### Return relief

Return relief covers revenue from the following sources:

- public service relationship, employment relationship, outwork, cooperative employment relationship,
- contracts of mandate concluded "with the company",
- maternity allowance,
- non-agricultural business activity (taxed according to the tax scale or subject to flat tax or lump-sum tax on recorded revenue).

The deduction is available to taxpayers who have moved their place of residence to the territory of the Republic of Poland after 31 December 2021, as a result of which they are subject to an unlimited tax obligation in Poland.

The amount of tax-exempt revenue under return relief is PLN 85,528 per annum. When determining the amount of revenue exempt from tax under this relief, do not take into account revenue subject to flat-rate income tax under the PIT Act, revenue exempt from income tax and revenue on which tax collection has been waived pursuant to the provisions of the Tax Ordinance.

You may take advantage of this relief only if you meet all the following conditions:

- you obtained revenue from specific sources (listed above),
- as a result of moving – after 31 December 2021 – your place of residence to the territory of Poland, you are subject to an unlimited tax obligation in Poland, and
- you did not have your place of residence in the territory of Poland during a period including:
  - three calendar years immediately preceding the year in which you moved your place of residence to the territory of Poland, and
  - time from the beginning of the year in which you moved your place of residence to the territory of Poland until the day preceding the day on which you moved your place of residence to the territory of Poland, and
    - you have Polish citizenship, Pole's Card or citizenship of a Member State of the European Union or a country of the European Economic Area other than Poland or the Swiss Confederation, or
    - you had your place of residence:
      - continuously for at least three years in a Member State of the European Union or a country belonging to the European Economic Area, the Swiss Confederation, Australia, the Republic of Chile, the State of Israel, Japan, Canada, the United

Mexican States, New Zealand, the Republic of Korea, the United Kingdom of Great Britain and Northern Ireland or the United States of America, or

- in the territory of Poland continuously for at least 5 calendar years preceding the three-year period, and
- you hold a residence certificate or other evidence documenting your place of residence for tax purposes during the period necessary to establish the right to this exemption, and
- you have not previously benefited, in whole or in part, from this exemption – if you move your place of residence to the territory of Poland for another time.

If you meet the conditions for taking advantage of this relief, remember that you may benefit from it for four consecutive fiscal years and it is up to you when you want to start taking advantage of the relief: from the year in which you moved your place of residence or from the beginning of the following year.

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## Relief for families 4+

Relief for families 4+ covers revenue from the following sources:

- public service relationship, employment relationship, outwork, cooperative employment relationship,
- contracts of mandate concluded “with the company”,
- maternity allowance,
- non-agricultural business activity (taxed according to the tax scale or subject to flat tax or lump-sum tax on recorded revenue).

The amount of revenue exempt from tax under relief for families 4+ is PLN 85,528 per annum. This amount sets the exemption limit to which each parent is entitled separately (2 x PLN 85,528). When determining the amount of revenue exempt from tax under this relief, do not take into account revenue subject to flat-rate income tax under the PIT Act, revenue exempt from income tax and revenue on which tax collection has been waived pursuant to the provisions of the Tax Ordinance.

The exemption applies if, in the fiscal year, you were responsible as a parent for at least four children, were a legal guardian of a child living with you or acted as a foster family under a court decision or an agreement concluded with the poviát governor, and in the case of grown-up learner children – you met the maintenance obligation incumbent on you or acted as a foster family.

**Remember!** When determining the right to the exemption, you may not take into account children who, under a court decision, have been placed in the fiscal year in an institution providing 24-hour maintenance within the meaning of the provisions on family benefits.

If you meet the conditions for taking advantage of this relief, you should communicate that in your tax return, indicating the number of children and their PESEL numbers in appendix PIT/O (in the absence of these numbers – the children’s first names, surnames and dates of birth) and checking the boxes in the “Relief for families 4+” row.

If you do not submit a tax return (PIT-28, PIT-36, PIT-36L, PIT-37), you should communicate taking advantage of relief for families 4+ in the prepared PIT-DZ.

You are entitled to this relief if you have children who are:

- minors,
- adults receiving an attendance allowance (benefit) or social pension,
- adults – studying at schools until they are 25 years old.

In the case of adult children, you are entitled to this relief provided that the adult studying children:

1. did not apply the provisions on 19% flat tax or the Act on flat-rate income tax, with the exception of the provisions on private lease, e.g.: in terms of revenue earned,
2. were not subject to tonnage tax or the provisions of the Act on the activation of the shipbuilding industry and complementary industries,
3. did not obtain income taxable on general terms, with 19% tax on capital gains pursuant to Article 30b of the PIT Act, or revenue exempt from tax under youth relief or return relief, in the total amount exceeding PLN 21,371.52, with the exception of survivor's pension.

At the request of the tax authorities, you may be required to provide documents necessary to establish the right to the exemption, in particular:

1. a copy of the child's birth certificate;
2. a certificate of the family court on the appointment of the child's legal guardian;
3. a copy of the court decision on establishing a foster family or an agreement concluded between the foster family and the poviát governor;
4. a certificate confirming that an adult child attends school.

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## Relief for working seniors

Relief for working seniors covers revenue from the following sources:

- public service relationship, employment relationship, outwork, cooperative employment relationship,
- contracts of mandate concluded "with the company",
- maternity allowance,
- non-agricultural business activity (taxed according to the tax scale or subject to flat tax or lump-sum tax on recorded revenue).

The exemption is available to taxpayers who, despite reaching the standard retirement age (60 years for women and 65 years for men), continue employment and are subject to social insurance in connection with obtaining this revenue, and – despite being entitled, do not receive:

- old-age pension or survivor's pension referred to in the Act of 20 December 1990 on social insurance of farmers,
- old-age pension or survivor's pension referred to in the Act of 10 December 1993 on retirement benefits for professional soldiers and their families,

- old-age or survivor's pension referred to in the Act of 18 February 1994 on retirement benefits for officers of the Police, the Internal Security Agency, the Foreign Intelligence Agency, the Military Counterintelligence Service, the Military Intelligence Service, the Central Anti-Corruption Bureau, the Border Guard, the Marshal's Guard, the State Protection Service, the State Fire Service, the Customs and Tax Control Service and the Prison Service and their families,
- old-age pension or survivor's pension referred to in the Act of 17 December 1998 on old-age and disability pensions from the Social Insurance Fund,
- benefits referred to in Article 30(1)(4a), i.e. cash benefits received by officers of uniformed services and soldiers in connection with having been released from permanent service under other regulations, for a period of one year on a monthly basis or for a period of one year once or on a monthly basis for a period of three months,
- retirement pay or family pay referred to in the Act of 27 July 2001 – Law on the System of Common Courts,
- cash benefit referred to in the Act of 8 February 2023 on cash benefits due to members of the families of officers or professional soldiers whose death occurred in connection with their service or taking action outside their service to save human life or health or property.

The amount of revenue exempt from tax under relief for working seniors is PLN 85,528 per annum. When determining the amount of revenue exempt from tax under this relief, do not take into account revenue subject to flat-rate income tax under the PIT Act, revenue exempt from income tax and revenue on which tax collection has been waived pursuant to the provisions of the Tax Ordinance.

If you receive a survivor's pension from abroad or a foreign old-age pension, you do not lose the entitlement to the exemption!

**Note!** If you are entitled to several of the above-mentioned reliefs and youth relief in the same year, the sum of revenue exempt from tax under these reliefs, shown in all tax returns, may not exceed PLN 85,528 in a fiscal year.

Where in the same fiscal year:

1. you obtained revenue under an employment relationship and related relationships with respect to which you took advantage (in whole or in part) of return relief, youth relief, relief for families 4+ or relief for working seniors,
2. you take advantage of tax-deductible expenses at a rate of 50%, referred to in Article 22(9)(1)-(3) of the PIT Act (e.g. under a license fee)
3. then – on the account of the application of the aforementioned reliefs to revenue under the employment relationship and related relationships – tax-deductible expenses at a rate of 50%, referred to in Article 22(9)(1)-(3) of the PIT Act, may not exceed PLN 120,000 less the amount of revenue from work performed under the employment relationship exempt from tax under the aforementioned reliefs.

**Remember! The reliefs discussed above do not apply to revenue:**

- subject to flat-rate income tax under the PIT Act,
- exempt from income tax,
- on which tax collection has been waived pursuant to the provisions of the Tax Ordinance,
- under cash benefits from social insurance (e.g. sick pay),
- under contracts for specific work,

- under copyright.

## Revenue and tax-deductible expenses

### Business activity

In PIT-36L tax return, you show revenue, tax-deductible expenses, and tax advances under your business activity for which you have chosen taxation with flat tax.

In the Your e-PIT service, you complete your business revenue and expenses using the available wizards, and appendix PIT/B is automatically attached to the tax return being completed. Thus you do not have to remember about any additional forms.

You transfer data from the tax book of revenue and expenses or accounting books.

You should show here both revenue from business activity conducted in your own name and that from partnerships in which you have interests.

Tax is calculated on income you have the right to reduce by the deductions you are entitled to.

### Special branches of agricultural production

Special branches of agricultural production include: crops in greenhouses and heated foil tunnels, cultivation of mushrooms and their mycelium, in vitro plant cultivation, on-farm breeding and rearing of poultry for slaughter and egg laying, poultry hatcheries, breeding and rearing of fur and laboratory animals, breeding earthworms, breeding entomophages, breeding silkworms, keeping apiaries as well as breeding and rearing other animals outside the farm.

If you obtain revenue from this source, show it in your tax return.

In the Your e-PIT service, you complete revenue and expenses attributable to special branches of agricultural production using the available wizard, and appendix PIT/DS is automatically attached to the tax return being completed. Thus you do not have to remember about any additional forms.

### Income earned abroad

If you have earned your income outside Poland, you must remember that it may also be taxable.

If you show income and tax paid abroad in the tax return being filed, the Your e-PIT service will automatically attach appendix PIT/ZG to your PIT-36L tax return. If during the fiscal year you earned income in different countries, PIT/ZG appendix will be attached separately for each country where you earned your income.

The obligation to pay tax in Poland does not stem from the fact of having Polish citizenship, but from tax residence.

A Polish resident subject to an unlimited tax obligation is a person who, in the territory of Poland:

- has a center of their personal and economic interests (center of life interests), or
- resides in Poland for more than 183 days in the fiscal year.

More information about determining tax residence can be found in the tax explanations available [at](#)

If you meet at least one of the above-mentioned criteria, you are subject to tax on all income (revenue) obtained in the year, regardless of where it was earned. This means that you have to tax in Poland also income (revenue) earned outside Poland, including that from ordinary lease, usufructuary lease or business activity. If you do not have a center of your personal or economic interests in Poland or stay in Poland for less than 183 days in the fiscal year, you are subject to a limited tax obligation, i.e. you are a non-resident. In this case, you should settle in Poland only the income (revenue) earned in Poland.

The method of foreign income taxation depends on whether Poland has signed a double taxation avoidance agreement with the country where you earned income.

The agreements concluded by Poland provide for two methods of double taxation avoidance:

- exemption with progression,
- proportional deduction.

If you earned income in a country with which Poland has not concluded a double taxation avoidance agreement, the proportional deduction method applies.

Due to the amendments introduced under the MLI Convention to particular double taxation avoidance agreements, it is advisable to check at the beginning of each fiscal year which method applies to your income (revenue).

More information can [be found at](#):

**In PIT-36L tax return, you only show revenue to which the proportional deduction method applies.** The exemption with progression method does not affect the 19% rate of flat tax.

The proportional deduction method imposes an obligation to show income earned abroad, regardless of whether you obtained income in Poland and abroad, or only abroad.

You may deduct the tax paid abroad from the calculated tax. However, such deduction is possible only up to the amount of tax proportionally attributable to the income earned abroad.

Example of settlement using the proportional deduction method:

- a. income earned in Poland = PLN 30,000.00
- b. income earned abroad = PLN 20,000.00
- c. tax paid abroad = PLN 5,000.00
- d. total income (a+b) = PLN 50,000.00
- e. Polish tax according to the tax scale on PLN 50,000.00 = PLN 2,400
- f. foreign tax to be deducted from Polish tax: PLN 2,400 x PLN 20,000: PLN 50,000 = PLN 960
- g. tax payable in Poland: PLN 2,400 - PLN 960 = PLN 1,440 less tax advances paid in Poland.

### Determination of taxable income

Revenue denominated in foreign currencies has to be converted into PLN at the average exchange rate announced by the National Bank of Poland on the last business day preceding the day when the revenue was earned.

Example of settlement using the proportional deduction method:

- 1. income earned in Poland = PLN 30,000.00
- 2. income earned abroad = PLN 20,000.00
- 3. tax paid abroad = PLN 5,000.00
- 4. total income (a+b) = PLN 50,000.00
- 5. Polish tax according to the tax scale on PLN 50,000.00 = PLN 2,400
- 6. foreign tax to be deducted from Polish tax: PLN 2,400 x PLN 20,000: PLN 50,000 = PLN 960
- 7. tax payable in Poland: PLN 7,974.88 - PLN 3,189.95 = PLN 1,440 less tax advances paid in Poland

## Deductions from income

### Losses carried forward

In your tax return for 2024, you may show a loss incurred in 2019, 2020, 2021, 2022 or 2023. You are entitled to deduct it from the same source from which it was incurred. You are entitled to deduct a loss from income in the following five consecutive fiscal years.

Since 1 January 2019, you have been entitled to make in the fiscal year a one-off reduction in your income by the amount of a loss incurred in one of the following five consecutive fiscal years by up to PLN 5,000,000. The non-deducted amount is subject to settlement in the remaining years of this five-year period, but the reduction amount in any of these years may not exceed 50% of this loss amount (Article 9(3) of the PIT Act).

You may deduct in PIT-36L tax return a loss on:



- business activity,
- special branches of agricultural production.

You may not deduct losses on business activity if you are taking advantage of an income tax exemption.

## Premiums

### Social insurance premiums

You may deduct from your income the following social insurance premiums specified to in the provisions of the Act of 13 October 1998 on the social insurance system:

- premiums deducted in the fiscal year by the tax remitter from the taxpayer's funds for old-age and disability insurance as well as sickness insurance, whereby in the case of taxpayers earning revenue from membership in an agricultural production cooperative or other cooperative engaged in agricultural production, only in the portion calculated on taxable revenue; the amount of premiums deducted by the tax remitter is shown in PIT 11 information (not deducted in other tax returns),
- premiums paid directly in the fiscal year for old-age, disability, sickness and accident insurance of the taxpayer and persons cooperating with the taxpayer, provided that these premiums were not previously recognized as tax-deductible expenses.

Premiums paid in the fiscal year from the taxpayer's funds for compulsory social insurance of the taxpayer or persons cooperating with the taxpayer are – in accordance with the provisions on compulsory social insurance in force in a Member State of the European Union or a country of the European Economic Area other than Poland or in the Swiss Confederation – deductible as well.

For such premiums to be deducted, the entitlement to their deduction must be provided for in a double taxation avoidance agreement or other ratified international agreements to which Poland is a party. Such agreements should also authorize the Polish tax authority to obtain tax information from the tax authority in the country where these premiums were paid.

#### Social insurance premiums that may not be deducted in PIT-36L include:

- premiums deducted from income taxed on general terms according to the tax scale,
- premiums deducted from revenue under the provisions of the Act on flat-rate income tax,
- premiums recognized as tax-deductible expenses,
- premiums refunded to you in any form,
- premiums that were assessed based on income (revenue) exempt from tax under the PIT Act (including that exempt on account of youth relief, return relief, relief for families 4+ or relief for working seniors) and premiums assessed based on income from which tax collection has been waived pursuant to the provisions of the Tax Ordinance,
- premiums assessed based on income (revenue) exempt from tax under double taxation avoidance agreements to which Poland is a party,
- premiums deducted in a Member State of the European Union or a country of the European Economic Area other than Poland or in the Swiss Confederation from income (revenue) earned or tax due in that country.

The amount of expenses for social insurance premiums is determined based on documents confirming that they have been paid.

If you paid your premiums in a foreign currency, you should convert them into PLN at the average exchange rate announced by the National Bank of Poland on the last business day preceding the day when the expense was incurred.

**Remember that no deduction is allowed for premiums paid from revenue that is exempt from tax under Article 21(1) of the PIT Act, including:**

- **subparagraph 148 (youth relief),**
- **subparagraph 152 (return relief),**
- **subparagraph 153 (relief for families 4+),**
- **subparagraph 154 (relief for working seniors).**

If you earn both tax-exempt and taxable income, you may deduct from the total amount of social insurance premiums paid the amount equivalent to the percentage of taxable revenue in the sum of this revenue and revenue covered by the deduction.

**Note!** The limitation on the deductibility of social insurance premiums does not apply to premiums paid as part of non-agricultural business activity.

## Health insurance premiums

Health insurance premiums under business activity taxed with flat tax, paid in 2024 for yourself and for persons cooperating with you, may be either:

- recognized as tax-deductible expenses or
- deducted from income.

The annual limit on health insurance premiums settled for 2024 is PLN 11,300.

It is up to you whether you settle your premiums:

- entirely as tax-deductible expenses,
- entirely as a deduction from income,
- partly as tax-deductible expenses and partly as a deduction from income.

If during the year you paid your tax advances in a simplified form, you could have already reduced these advances during the year by 19% of the health insurance premium paid in a given month.

Remember! The information provided above does not reflect all the conditions for using the preferences discussed. Therefore, before taking advantage of the relief, [read carefully the conditions that must be met in order for it to be applied](#)- Except for the maximum deduction amount, the rules for settling the health insurance premium for 2024 are the same as those applicable in 2023.

## Your reliefs and deductions

Find out whether you meet the conditions to benefit from any of the following reliefs:

- Thermal modernization relief;
- Relief for payments to the individual pension security account (IKZE);
- Relief for monuments;
- abolition relief;
- relief for the purchase of a payment terminal;
- IP BOX relief;
- Relief for R&D;
- relief for the costs of trial production of a new product and placing a new product on the market;
- pro-growth relief;
- relief for tax-deductible expenses for sport activities, cultural activities and activities supporting higher education and science;
- relief for tax-deductible expenses for robotization;
- relief for investors (for purchasing or taking up shares).

In the Your e-PIT service, you complete the tax return with reliefs and deductions you are entitled to, and the relevant appendix (e.g. PIT/O) is automatically attached to your tax return. Thus you do not have to remember about any additional forms.

### Thermal modernization relief

This relief involves deducting from income expenses incurred by you for the implementation of a thermal modernization project in a single-family residential building you are the owner or co-owner of.

A thermal modernization project may consist in:

- improvement that reduces the energy demand for heating domestic hot water and residential buildings
- improvement resulting in a reduction in primary energy losses in local heating networks and local heat sources supplying these networks, if the residential buildings to which energy is supplied from these networks meet the energy saving requirements specified in the provisions of the construction law, or measures have been taken to reduce the consumption of energy supplied to these buildings;
- making a technical connection to a centralized heat source in connection with the elimination of a local heat source, as a result of which the costs of obtaining heat supplied to residential buildings are reduced;
- complete or partial conversion of energy sources to renewable sources or the use of high-efficiency cogeneration.

Tax-deductible expenses include expenses that:

- are listed in the Appendix to the Regulation of the Minister of Investment and Development of 21 December 2018 on the list of types of building materials, devices and services related to the implementation of thermal modernization projects,

- relate to a thermal modernization project that will be completed within three consecutive years, counting from the end of the fiscal year in which you incurred the first expense,
- have been documented with an invoice issued by a VAT taxable person not exempt from this tax,
- have not been financed (co-financed) by the National Fund for Environmental Protection and Water Management or voivodeship funds for environmental protection and water management or refunded to you in any form,
- have not been recognized as tax-deductible expenses, deducted from revenue under the Act on flat-rate income tax on certain revenue earned by natural persons or you have not applied to them tax reliefs within the meaning of the Tax Ordinance.

**If the expenses incurred were subject to VAT, the expense amount is understood as the expense plus this tax, provided that VAT has not been deducted pursuant to the Value Added Tax Act.**

You should show the deduction in the tax return for the fiscal year in which you incurred the expense.

**A deduction amount may not exceed PLN 53,000** for all thermal modernization projects implemented by you in the building you are the owner or co-owner of.

Based on the data entered by you in the prepared tax return, the Your e-PIT service will generate PIT/O that will be automatically attached to your tax return. Thus you do not have to remember about any additional forms.

A deduction amount that was greater than your income for a given fiscal year is deductible in the following six years calculated from the end of the fiscal year in which you incurred the first expense.

If you fail to complete the project within the three-year period, you are obliged to refund the relief. This means that you must add to your income for the fiscal year in which the three-year period expired the amounts previously deducted on this account.

If you are refunded the deducted expenses for the implementation of a thermal modernization project after the year in which you benefited from the relief, you must add the previously deducted amounts to the income in the tax return filed for the fiscal year in which you received the refund.

More information about thermal modernization relief can be found in the tax explanations available [at](#)

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## Relief for monuments

You are entitled to this relief if you are the owner or co-owner of an immovable monument, and incurred in 2024 expenses for:

- the renovation fund of a housing community or housing cooperative established, pursuant to other regulations, for an immovable monument entered in the register of monuments or included in the record of monuments,
- conservation, restoration and construction works related to an immovable monument entered in the register of monuments.

If you made payments to the renovation fund and are in possession of proof of payment or a confirmation of the amount of payments made in the fiscal year issued by the housing community or housing cooperative, you may deduct 50% of these expenses from your income.

In the case of conservation, restoration or construction works, besides being the owner or co-owner of the immovable monument at the time of incurring the expense, you must hold a permit of the voivodeship preservationist to carry out these works and be in possession of an invoice issued by a VAT taxable person that is not exempt from this tax.

Expenses for conservation, restoration and construction works related to an immovable monument may be deducted only after these works have been completed.

In order to apply the deduction you have to obtain a certificate from the voivodeship preservationist confirming the performance of conservation, restoration or construction works relating to an immovable monument entered in the register of monuments, included in the voivodeship or municipal record of monuments.

If your income amount is lower than the amount of the deduction to which you are entitled, you may deduct the amount that is not covered by your annual income within the following six years from the end of the fiscal year in which you made the first deduction.

Spouses with tenancy by the entirety may deduct the relief in equal parts or in any proportion they determine, regardless of whether the document confirming the expense has been issued for one or both of them.

If, after the fiscal year in which you made deductions, you receive a refund of previously deducted expenses, you are obliged to add them to your income for the fiscal year in which you received this refund.

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## Payments to the individual pension security account (IKZE)

The amount of payments to IKZEs is specified in Article 13a(1)-(4) of the Act of 20 April 2004 on individual retirement accounts and individual retirement security accounts. Pursuant to these provisions, payments made to the IKZE may not exceed the amount equivalent to 1.2 times the average forecast monthly wage in the national economy for a given year specified in the Budget Act or the Provisional Budget Act or in drafts thereof, if the relevant acts have not been enacted. In 2024, this limit is PLN 9,388.80.

In the case of persons conducting business activity in the form of self-employment (non-agricultural activity, within the meaning of Article 8(6) of the Act of 13 October 1998 on the social insurance system), the maximum limit of payments to IKZEs is higher and amounts to 1.8 times the average monthly wage, i.e. for 2024, it is PLN 14,083.20).

### Refund of funds

Amounts refunded from the IKZE constitute revenue from other sources, taxed according to the tax scale. If you receive such revenue, you have to show it in your annual tax return.

If, in the period from 1 January 2012 to 31 December 2012, you transferred as a saver the funds accumulated in an individual retirement account (IKE) to an individual retirement savings account (IKZE), these funds are considered a payment to the IKZE. This contribution was deductible from income within the limit applicable in the fiscal year 2012. The excess over the deduction limit applicable in that year is deductible in the following years.

If payments to the IKZE are made by a minor, the deduction may not exceed the income earned by this minor in a given year from work performed under an employment contract, nor may it be higher than the annual limit amount.

## Relief for the purchase of a payment terminal

If you conduct business activity taxed:

- on general terms according to the tax scale,
  - with flat tax,
  - with lump-sum tax on recorded revenue,
  - with lump-sum tax on recorded revenue,
- you are entitled to take advantage of the relief for the purchase of a payment terminal.

The relief provides for deductibility from the tax base expenses incurred for:

- purchase of a payment terminal
- fee for renting or leasing a payment terminal or using a payment terminal under other similar agreement,
- other expenses related to the handling of payment transactions using a payment terminal.

The amount of the relief is not the same for all taxpayers:

- if you are exempt, under other regulations, from the obligation to register revenue using cash registers, you are entitled to deduct from the tax base a maximum of PLN 2,500 in the fiscal year,
- in other cases, you are entitled to deduct from the tax base a maximum of PLN 1,000.

As a rule, you are entitled to the relief in the fiscal year in which you started accepting payments using a payment terminal and in the following year.

However, if, in accordance with the provisions of the PIT Act, you hold the status of a small taxpayer and in the fiscal year:

- for at least seven months or
- at least two quarters (depending on the settlement method used), you were entitled to receive a VAT refund within 15 days from the expiry of the deadline for submitting the settlement (cashless taxpayer), you are entitled to:
  - deduct 200% of expenses incurred for the purchase of a payment terminal and fees related to the handling of payment transactions using a payment terminal, but no more than PLN 2,000 in a fiscal year,
  - deduct the relief in each fiscal year in which you incurred expenses.

If the relief amount is greater than the annual income from business activity, you may deduct the non-deducted expenses in returns for the six consecutive fiscal years immediately following the year in which these expenses were incurred.

**Remember!** The relief is not available to:

- taxpayers who have already deducted the same expenses in another tax return, or
- taxpayers whose expenses have been reimbursed in any form, or
- those who as taxpayers other than small taxpayers (while being so-called cashless taxpayers) accepted payments using a payment terminal in the period of 12 months immediately preceding the month in which they resumed accepting payments using a payment terminal.

**Note!** The information provided above does not reflect all the conditions for taking advantage of the preferences discussed. Therefore, before taking advantage of the relief, read carefully the conditions that must be met to use these preferences.

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## IP BOX relief

You are entitled to IP BOX relief if you conduct activities that qualify as research and development and have opted for taxation:

- on general terms according to the tax scale
- with flat tax.

The preference consists in the ability to tax income from protected intellectual property rights (e.g. patents) at a 5% income tax rate.

During the year, you are obliged to pay tax in accordance with the rules applicable to the form of taxation you have chosen. After the end of the year, based on the data entered by you in the prepared tax return, the system will generate PIT/IP that will be automatically attached to your tax return.

More information on IP BOX relief can be found in the [Explanations at](#)

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## Relief for R&D

If your business activity consists in research and development, you are entitled to deduct from the tax base expenses previously classified as tax-deductible expenses.

The list of costs is provided in Article 26e(2) of the Personal Income Tax Act.

You can take advantage of the preference after the end of the fiscal year by reporting the costs in the dedicated items of the tax return prepared for you, to which appendix PIT/BR will be automatically attached in the Your e-Tax service.

Deduction limits:

- if your activity has the status of a research and development center, and you are a micro-, small or medium-sized entrepreneur as defined in the Entrepreneurs' Law – 200% of eligible costs;
- if you hold the status of a research and development center, but you are not an entrepreneur – 100% of the costs of obtaining and maintaining a patent, a utility model protection right, or an industrial design registration right, 200% of other eligible costs;
- if you are a taxpayer other than the aforementioned ones – 100% of eligible costs.

You can make a deduction up to the amount of income obtained from non-agricultural business activity.

If, however, you suffered a loss from non-agricultural business activity or the income obtained from business activity in the fiscal year is lower than the deduction amount, you are entitled to settle the relief in tax returns for six consecutive fiscal years immediately following the year in which you were entitled to the deduction.

**Note!** The information provided above does not reflect all the conditions for taking advantage of the preferences discussed. Therefore, before taking advantage of the relief, read carefully the conditions that must be met to use these preferences (Article 26e of the PIT Act).

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## Relief for the costs of trial production of a new product and placing a new product on the market

This relief consists in the ability to deduct from the tax base an amount constituting 30% of the total costs of:

- trial production of a new product, and
- placing a new product on the market.

You are entitled to take advantage of this preference if you conduct business activity for which you have opted for taxation:

- on general terms according to the tax scale
- with flat tax.

The deduction amount may not exceed 10% of income from non-agricultural business activity in the fiscal year.

You make the deduction in your PIT-36L tax return filed after the end of the year.

If you suffered a loss for 2024 or the income amount for 2024 is lower than the available deduction amount, you are entitled to settle the incurred expenses in tax returns filed for six consecutive fiscal years immediately following the year in which you took or were entitled to take advantage of the deduction.

**Note!** The information provided above does not reflect all the conditions for taking advantage of the preferences discussed. Therefore, before taking advantage of the relief, read carefully the conditions that must be met to use these preferences (Article 26ga of the PIT Act).

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## Pro-growth relief

This preference allows for deducting from the tax base tax-deductible expenses that were incurred to increase revenue from the sale of products. Products are understood as items created by you as part of your business activity.

As part of this relief, you may settle the following costs:

- participation in trade fairs, including costs incurred for organizing the exhibition space, purchasing airline tickets, accommodation, and meals. This applies to expenses for both employees and the business owner,
- promotional and informational activities, including the purchase of advertising space, website preparation, press publications, brochures, informational catalogues, and leaflets related to the products,
- adapting product packaging to business partners' requirements,



- preparing documentation to facilitate product sales, particularly for product certification and trademark registration, as well as documentation required for participating in tenders and making offers to other entities.

**Remember!** The aforementioned cost list is exhaustive.

You are entitled to take advantage of this preference if your business activity is taxed:

- on general terms according to the tax scale
- with flat tax.

You may make a deduction up to the amount of income shown in the tax return filed for the fiscal year, but the deduction amount may not be greater than PLN 1,000,000 for the fiscal year.

**Note!** The information provided above does not reflect all the conditions for taking advantage of the preferences discussed. Therefore, before taking advantage of the relief, read carefully the conditions that must be met to use these preferences (Article 26gb of the PIT Act).

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## **Relief for tax-deductible expenses for sport activities, cultural activities and activities supporting higher education and science**

If you conduct business activity, you are entitled to deduct from the tax base an amount equivalent to 50% of tax-deductible expenses incurred for:

- i. sport activities,
- ii. cultural activities,
- iii. activities supporting higher education and science.

The deduction amount may not exceed the amount of income obtained by you from your business activity.

You are not entitled to deduct tax-deductible expenses incurred for activities supporting higher education and science if you are the founder of a university.

Costs are deductible if they have not been refunded to you in any form or you have not deducted them from the tax base.

You are entitled to make a deduction only in the fiscal year in which the costs were incurred. If you are taking advantage of this relief, you should show the deductible costs incurred in a separate information document (PIT-CSR/PIT-CSRS). The information should be submitted by the deadline for filing the annual tax return.

A taxpayer taking advantage of this relief should show the incurred deductible costs in separate information (PIT-CSR/PIT-CSRS). The information should be submitted by the deadline for filing the annual tax return.

**Note!** The information provided above does not reflect all the conditions for taking advantage of the preferences discussed. Therefore, before taking advantage of the relief, read carefully the conditions that must be met to use these preferences (Article 26ha of the PIT Act).

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## Relief for tax-deductible expenses for robotization.

The robotization relief consists in the ability to additionally deduct from the tax base 50% of tax-deductible expenses incurred for robotization.

The deduction amount may not exceed the amount of income obtained by you from non-agricultural business activity in the fiscal year.

You are entitled to take advantage of this preference if your business activity is taxed:

- on general terms according to the tax scale
- with flat tax.

With this relief, you may benefit from the settlement of 150% of the costs incurred, i.e.:

- 100% as tax-deductible expenses,
- 50% as a deduction under the relief.

As a rule, you may make the deduction in the tax return filed after the end of the year. In order to take advantage of this relief you should show the deductible costs incurred in a separate information document (PIT-RB/PIT-RBS).

The deduction amount may not exceed the amount of income obtained by you from non-agricultural business activity.

If you suffered a loss or the income amount is lower than the available deduction amount, you are entitled to settle the incurred expenses in tax returns filed for six consecutive fiscal years immediately following the year in which you took or were entitled to take advantage of the deduction.

**Note!** The information provided above does not reflect all the conditions for taking advantage of the preferences discussed. Therefore, before taking advantage of the relief, read carefully the conditions that must be met to use these preferences (Article 52jb of the PIT Act).

## Relief for investors

If you obtain income taxed:

- on general terms according to the tax scale, or
- with flat tax,

if you have incurred expenses to acquire or take up shares in:

- an alternative investment company (AIC) or
- a limited company in which an AIC:
  - holds at least 5% of shares,
  - will hold at least 5% of shares as a result of acquiring or taking up shares in this company within 90 days from the date of your acquisition or taking up shares in the limited company,

you are entitled to take advantage of the relief for investors.

The relief consists in deducting 50% of the expenses incurred by the taxpayer to acquire or take up shares in an AIC or a limited company in which the AIC holds or will hold shares. The deduction amount may not, however, exceed PLN 250,000 in the fiscal year.

The deduction should be reported in appendix PIT/O to your tax return. In the Your e-PIT service, you enter your reliefs and deductions, and appendix PIT/O is automatically attached to the tax return being completed. Thus you do not have to remember about any additional forms.

**Note!** The information provided above does not reflect all the conditions for taking advantage of the preferences discussed. Therefore, before taking advantage of the relief, read carefully the conditions that must be met to use these preferences (Article 26hc of the PIT Act).

## Abolition relief

If in 2024 you earned income abroad in a country with which Poland has an agreement on double taxation avoidance using the proportional tax deduction method, you are entitled to take advantage of the abolition relief. The right to reduce tax in this way is provided for in Article 27g of the Personal Income Tax Act.

You are entitled to the relief if you are subject to an unlimited tax obligation and earn abroad income:

- from work under an employment contract, activity performed in person, and business activity;
- under property rights, copyright and neighboring rights, as defined in other regulations, and artistic, literary, scientific, educational and columnist activities performed outside Poland (except for income (revenue) for exercising or disposing of these rights). You may deduct from your tax the amount equivalent to the difference between the tax calculated by applying the proportional deduction method and the amount of the tax calculated by applying exemption with progression (in accordance with the rules set out in Article 27(8) of the PIT Act).

As a rule, the deduction amount may not be greater than PLN 1,360.

However, the above limit does not apply to revenue earned abroad from work under employment contracts, contracts of mandate, contracts for specific work or services performed outside the land territory of countries.

Remember that you may not take advantage of abolition relief if income (revenue) from the above-mentioned sources was earned in countries and territories applying harmful tax competition. The list of such countries was published in [the Regulation of the Minister of Finance of 28 March 2019 on the determination of countries and territories applying harmful tax competition in the field of](#)

## [personal income tax](#)

### Advances due

In section K, you show:

- due and paid tax advances referred to in Article 44(1)(1) of the PIT Act (under business activity),
- due and paid tax on revenue from buildings, referred to in Article 30g of the PIT Act.

Items regarding advances due and paid are to be completed also if you run special branches of agricultural production, the income from which is determined based on tax books (Article 44(14) of the PIT Act).

Section M of PIT-36L tax return applies to persons who do not have a place of residence in Poland (Article 3(2a) of the PIT Act), are subject to a tax obligation only with respect to income (revenue) earned in Poland (limited tax obligation), and earn revenue specified in Article 29 of the PIT Act (without the intermediation of tax remitters).

In this case you are obliged to pay flat-rate income tax on the terms referred to in Article 29, for the months in which you earned the said income, without being requested to do so. You should make payments by the 20th day of the following month for the previous month. Tax for December is payable by the deadline for filing the tax return. The advances must be shown in PIT-36L, in section M.

Article 29(1) of the PIT Act specifies the following types of revenue and the flat-rate tax applicable to this revenue:

- from the activities specified in Article 13(2) and (6)-(9) of the PIT Act and from interest other than that mentioned in Article 30a(1), under copyright or neighboring rights, rights to inventive designs, trademarks, and ornamental designs, including from the sale of these rights, from fees for disclosing the secret of a recipe or production process, for the use or the right to use an industrial, commercial or scientific device, including a means of transport, and for information related to know-how in the field of industry, commerce or science – in this case flat-rate tax due is 20% of revenue;
- from fees for services related to shows, entertainment or sports, provided by natural persons residing abroad, and organized by natural persons or legal persons conducting business activity in the area of artistic, entertainment or sports events in the territory of Poland – in this case flat-rate tax due is 20% of revenue;
- from due fees for the export of cargo and passengers transported from Polish ports by foreign commercial shipping companies, with the exception of transit cargo and passengers – in this case flat-rate tax due is 10% of revenue;
- earned in Poland by foreign air navigation companies, excluding revenue from scheduled air passenger transport, the use of which requires the passenger to have an air ticket – in this case flat-rate tax due is 10% of revenue.
- for consultancy, accounting services, market research, legal services, advertising, management and control services, as well as data processing, employee recruitment and acquisition, guarantees and sureties, and similar services – in this case flat-rate tax due is 20% of revenue.

The above revenue is subject to double taxation avoidance agreements to which Poland is a party.

However, the application of the tax rate resulting from the relevant double taxation avoidance agreement or abandoning tax collection (payment) under such agreement is possible provided that you document for tax purposes your place of residence with a residence certificate.

The provisions of Article 29(1) shall not apply if the revenue referred to therein was obtained by a person conducting non-agricultural business activity through a foreign establishment located in Poland, provided that such person holds a certificate confirming the existence of that foreign establishment, issued by the competent tax authority of the country where this person resides or by the competent tax authority of the country where the foreign establishment is located.

In section N, you should show the amounts of interest calculated in accordance with Article 22e(1)(4) and Article 22e(2) of the PIT Act.

If you included in tax-deductible expenses for the purchase of assets or their production on your own, and were then obliged to recognize them as fixed assets or intangible assets, you should show them in your tax return and pay the appropriate interest amounts. This interest is calculated for the period from the date on which expenses for the purchase of assets or their production on your own were included in tax-deductible expenses until the date on which their period of use exceeded one year or until the date on which they were recognized as fixed assets or intangible assets, if the latter occurred before the lapse of the year.

## Supplementary information.

The tax return may require additional information to be attached. If you fill in the relevant fields in the Your e-PIT service, the appendix will be generated automatically.

- PIB/B includes information on the amount of income from or loss on non-agricultural business activity for the fiscal year.
- PIT/BR includes information on deduction from the tax base of tax-deductible expenses for research and development for the fiscal year.
- PIT/DS for the fiscal year is filed by taxpayers who generate income from or sustain a loss on special branches of agricultural production.
- PIT/IP for the fiscal year is filed by taxpayers who generate income from or sustain a loss on eligible intellectual property rights.
- PIT/SE includes information on the amount of income earned from business activity conducted under a permit in a special economic zone or under a decision on granting support for the fiscal year.
- PIT/ZG is filed by taxpayers generating income abroad. You should report in it the amount of income/revenue from abroad and the amount of tax paid there.
- PIT/Z includes information the amount of income from or loss on non-agricultural business activity conducted by taxpayers benefiting from the exemption under Article 44(7A) of the Act.
- PIT/MIT includes information on fixed assets and the tax base and submitted by the taxpayer obliged to pay tax on revenue from a fixed asset in the form of a building.
- PIT/PM includes information on the market value of an asset temporarily transferred outside the territory of the Republic of Poland.

- PIT/NZI includes information on the market value of an asset determined in an EU Member State for the purposes of taxation with a tax equivalent to tax on income from unrealized profits.

## Other information

### Personal account for overpayment refund.

If the tax return shows an overpayment, you may indicate in this section an account other than the one related to the business activity you conduct, to which the overpayment is to be refunded.

You must be the holder or co-holder of the indicated account. Indicate the first names and surnames of all co-holders of the account. The indicated account updates the account previously reported to the tax office.

If you have a Large Family Card (KDR), make sure to include this information in your tax return. This can help you receive your tax refund more quickly.

However, remember that this is only possible if you submit the tax return electronically.

In the tax return, you can also provide your phone number or email address, which will enable the tax office to easily contact you regarding your submitted return. However, providing this information is not mandatory. You are not required to provide it if you prefer not to.