

Details of the settlement of PIT-37 for 2024

You will find here detailed information on the settlement of PIT-37 for 2024 in the Your e-PIT service

 05.02.2025

Tax identifier.

PESEL is entered by **natural persons** who **did not run** business activity or special branches of agricultural production, were not registered for VAT purposes, and were not payers of taxes and social and health insurance premiums.

If you are a foreign national and you are obliged to settle tax in Poland, you should, as a rule, enter your PESEL number.

NIP is entered by persons who conducted **business activity, special branches of agricultural production**, were registered for VAT purposes or were payers (of both social and health insurance premiums and tax, e.g. due to employing an employee).

Tax return correction.

You should correct your tax return, if:

- it includes accounting errors and obvious mistakes,
- you find that the data in contains is incorrect.

Note! 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. However, it 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).

Settlement method

No place of residence in Poland

Remember that if you are a resident for tax purposes in a Member State of the European Union or a country of the European Economic Area other than Poland or in the Swiss Confederation, (which is documented with a residence certificate), you may show in your tax return revenue earned in Poland that was subject during the year to flat-rate income tax (you received IFT1/IFT1R from tax remitter), and then calculate tax on it according to the tax scale.

In this case, the flat-rate income tax collected on this revenue is treated the same as the income tax advance deducted by the tax remitter. If you want to use this solution, indicate this in your tax return.

You may use this solution if, based on the international agreements, the tax office may obtain tax information from the tax authority of the state, where you have your place of residence for tax purposes

Income taxation.

You do not add revenue subject to flat-rate income tax to your income. These include, for example: winnings in numeric games, dividends, interest on bank deposits.

Joint taxation of spouses' income.

You may file the request for joint taxation of income, if:

- you and your spouse reside in Poland for more than 183 days or have a centre of their personal and economic interests in Poland (Article 3(1) of the PIT Act),
- you were married – with a tenancy by the entirety – for the entire fiscal year or from the date of their marriage to the last day of the fiscal year (if the marriage was concluded during the fiscal year).

As a general rule, you may not file the request for joint taxation of income, if at least one of you is covered by the provisions on:

1. non-agricultural business activity or special branches of agricultural production subject to flat tax, or
2. non-agricultural business activity subject to flat-rate income tax (the Act on flat-rate income tax), with respect to revenue earned, tax-deductible expenses incurred, the obligation or the right to increase or decrease the tax base or revenue, the obligation or the right to make other additions or deductions (applies to points (a) and (b)) in the fiscal year,
3. non-agricultural business activity subject to fixed amount tax,
4. taxation under the Tonnage Tax Act or the Act on the activation of the shipbuilding industry and complementary industries.

If you are married and both of you meet the conditions for joint taxation, you may, at a request made in the tax return, be taxed jointly on the sum of your income (determined in accordance with Article 9(1) and (1a) of the PIT Act), following prior deduction, separately for each of you, of amounts deductible from income/tax, for example: social insurance premiums, donations, rehabilitation relief, thermal modernization relief or deductions on account of child relief.

In the case of joint taxation of spouses, your tax is twice the amount of tax calculated on half of your total income.

You may also file a joint tax return, if one of you did not earn in the fiscal year revenue taxable according to the tax scale.

A request for joint taxation of income may be made by one of the spouses - We will treat the submission of a request by one of the spouses as if this spouse had submitted a declaration that he or she was authorized by the other spouse to submit a request for joint taxation of your income. This declaration is submitted under pain of criminal liability for false statements (Article 6(2a) of the PIT Act).

Taxation method provided for widows and widowers.

A request for joint taxation of the income of spouses with a tenancy by the entirety in the fiscal year may also be submitted by a taxpayer who was married and their spouse died:

- during the fiscal year, or
- after the end of that year but before the tax return for that year was filed.

As a general rule, you may not file for joint taxation with deceased spouse, if at least one of you is covered by the provisions on:

- a. non-agricultural business activity or special branches of agricultural production subject to flat tax, or
- b. non-agricultural business activity subject to flat-rate income tax (the Act on flat-rate income tax) with respect to revenue earned, tax deductible expenses incurred, the obligation or the right to increase or decrease the tax base or revenue, the obligation or the right to make other additions or deductions (applies to points (a) and (b)) in the fiscal year),
- c. non-agricultural business activity subject to fixed amount tax,
- d. taxation under the Tonnage Tax Act or the Act on the activation of the shipbuilding industry and complementary industries.

If all the above conditions are met and you are submitting a request for taxation of income in the manner provided for widows and widowers, you may be taxed jointly on the sum of your income (determined in accordance with Article 9(1) and (1a) of the PIT Act), following prior deduction of amounts deductible from income, e.g. social insurance premiums, donations, rehabilitation relief and thermal modernization relief.

Your tax is twice the amount of tax calculated on half of your total income. However, the sum of this income should not include income (revenue) that is subject to flat-rate income tax (e.g. winnings in numeric games, dividends, interest on bank deposits).

The above rule also applies if one of you did not obtain revenue subject to income tax on general terms according to the tax scale or obtained income in an amount that did not trigger the obligation to pay tax.

Taxation of income of single parents.

You may submit a request for taxation in the manner provided for single parents if you are a parent or legal guardian with an unlimited tax obligation, and you are:

- a maid or bachelor,
- a widow or widower,

- a divorced person or a person with a judgment of separation ruled by the court under other regulations,
- a married person, if your spouse has been deprived of parental rights or is imprisoned.

To take advantage of preferential taxation you must meet in the fiscal year all the conditions set out in the Act:

- a. raise by yourself children:
 - i. who are minor,
 - ii. of any age, who, in accordance with other regulations, received an attendance allowance (benefit) or a social pension,
 - iii. under 25 years of age who during the fiscal year for which the tax return is filed, studied at primary, secondary or higher schools, in Poland and abroad, if they did not earn in the fiscal year income taxable on general terms (12%, 32%), capital gains (19%) or earned revenue exempt from tax as part of "youth relief", in the total amount exceeding PLN 21,371.52. The sum of this income does not include the income from a survivors' pension and tax-exempt revenue, e.g. financial maintenance, scholarships.
- b. neither your income nor that of the child was covered in the fiscal year by the provisions on:
 - i. non-agricultural business activity or special branches of agricultural production subject to flat tax, or
 - ii. non-agricultural business activity subject to flat-rate income tax (the Act on flat-rate income tax), with respect to revenue earned, tax deductible expenses incurred, the obligation or the right to increase or decrease the tax base or revenue, the obligation or the right to make other additions or deductions (applies to points (a) and (b)) in the fiscal year,
 - iii. non-agricultural business activity subject to fixed amount tax,
 - iv. taxation under the Tonnage Tax Act or the Act on the activation of the shipbuilding industry and complementary industries.

Your income does not include revenue that is subject to flat-rate income tax, for example: winnings in numeric games, dividends, interest on bank deposits.

Tax is calculated on the sum of income less available reliefs, e.g. social insurance premiums, donations, rehabilitation relief or thermal modernization relief.

If you meet all the above conditions for your income to be taxed according to the rules applicable to single parents, you may, at a request made in the tax return, determine your tax in twice the amount of the tax calculated on half of your income, taking into account any income of a minor child (excluding income from the child's work, pensions, scholarships and income from items given to them for their free use, as this income is not cumulated with the parent's income and is settled in a tax return submitted in the name of the minor child).

An adult child who earned taxable income in the fiscal year is obliged to file a tax return on its own with the amount of income earned from the date of coming of age, regardless of its amount. Notwithstanding the foregoing, an eligible parent of an adult child may settle tax as a single parent.

Remember that the indicated rules and the method of taxation of the income of spouses and single parents apply also to:

1. spouses who are resident for tax purposes in a Member State of the European Union or a country of the European Economic Area other than Poland or in the Swiss Confederation,
2. spouses, one of whom is subject to an unlimited tax obligation in Poland and the other is resident for tax purposes in a Member State of the European Union or a country of the European Economic Area other than Poland or in the Swiss Confederation,
3. single parents resident for tax purposes in a Member State of the European Union or a country of the European Economic Area other than Poland or in the Swiss Confederation,

if they earned revenue taxable in Poland in the amount of at least 75% of the total revenue of the spouses or a single parent in a given fiscal year. A non-resident taxpayer must also document their place of residence for tax purposes with a residence certificate.

To be allowed to have income taxed in the manner provided for spouses, widows and widowers or single parents, there must be also legal grounds under the double taxation avoidance agreement or other ratified international agreements to which Poland is a party. This is necessary for the tax authority to obtain tax information from the tax authority in the country where the natural person taking advantage of the preferences resides for tax purposes.

At the request of tax authorities, spouses, as well as single parents, are required to document the total amount of revenue earned in a given fiscal tax year by presenting a certificate issued by the competent tax authority of the country where these persons are resident for tax purposes or other document confirming the amount of total revenue earned in a given fiscal year.

Choice of the taxation method provided for in Article 29(4) of the Act.

If you have a place of residence for tax purposes in a Member State of the European Union or a country of the European Economic Area other than Poland or in the Swiss Confederation confirmed with a residence certificate, and generated revenue from which the tax remitter deducted flat-rate income tax (shown in information IFT-1/IFT-1R) referred to in Article 29(1) of the Act during the fiscal year, you may – at a request made in the tax return – have the earned revenue taxed using the tax scale. In this case, the flat-rate income tax withheld during the fiscal year is treated the same as the income tax advance withheld by the tax remitter.

This rule applies if the double taxation avoidance agreement provides legal grounds for the tax authority to obtain tax information from the tax authority in the country where the natural person is resident for tax purposes.

Premiums.

Social insurance premiums.

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

- premiums for old-age and disability insurance and for sickness insurance withheld and disclosed by the tax remitter in PIT-11,
- premiums for your own old-age, disability, sickness and accident insurance and that of persons cooperating with you, paid by you in the fiscal year, provided that these premiums were not previously recognised as tax-deductible expenses or deducted in other tax returns.

Premiums paid in the fiscal year from your funds for compulsory social insurance (yours or that of persons cooperating with you) 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, there must be legal grounds under the double taxation avoidance agreement or other ratified international agreements to which Poland is a party and for the tax authority to obtain tax information from the tax authority in the country where you paid premiums for compulsory social insurance.

Social insurance premiums that are not deductible in PIT-37:

- premiums deducted from income taxed on the terms specified in Article 30c of the Act,
- premiums deducted from revenue under the provisions of the Act on flat-rate income tax on certain revenue earned by natural persons,
- premiums recognised as tax-deductible expenses,
- premiums refunded to you in any form,
- premiums paid and 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) or tax earned in that country, or from tax pursuant to Article 27b(1)(2) of the Act, as well as:
- premiums assessed based on income (revenue) exempt from tax under the Act and 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,

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

If you paid your premiums in other currency, you must 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.

Note! No deduction is allowed in the case of premiums paid on revenue that is exempt from tax under Article 21(1)

- subparagraph 148 of the Act – youth relief,
- subparagraph 152 of the Act – return relief,
- subparagraph 153 of the Act - relief for families 4+,
- subparagraph 154 of the Act - 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 exemption.

Information for taxpayers who earned revenue exempt from tax pursuant to Article 21(1)(148) and (152)-(154) of the Act (shown in section C of the tax return).

If the revenue shown in section C of PIT-37 tax return is the base for the assessment of non-deductible premiums, you and, respectively, your spouse reduce(s) the total amount of premiums paid (shown by the tax remitter) by that part thereof that is attributable to the revenue shown in section C of the tax return.

If revenue from an employment relationship and related relationships, a contract of mandate, graduate placements, student internships or maternity allowances, earned by you and, respectively, your spouse in the period from 1 January 2024 to 31 December 2024, is fully exempt (does not exceed the limit of PLN 85,528), the reduction amount corresponds to the premiums shown in:

- items 96 and 97 in information PIT-11(29) - only premiums from item 95 are deductible.

The deduction amount is determined as follows:

- **Taxpayers who earned revenue only under an employment relationship and related relationships.**

In this case, you should add up the amounts from items 42, 52 and 57 (taxpayer) or, respectively, the amounts from items 43, 87 and 92 (spouse), and then determine the percentage of tax-exempt revenue in the calculated total, i.e. in the case of the taxpayer, the share of the amount from item 42 in the total of the amounts from items 42, 52 and 57, and in the case of the spouse, the share of the amount from item 43 in the total of the amounts from items 43, 87 and 92.

The so determined share corresponds to that part of the premiums paid that reduces their total amount shown by the tax remitter in items 95, 96 and 97 in information PIT-11(29).

- **Taxpayers who earned revenue only from contracts of mandate, referred to in Article 13(8) of the Act.**

In this case, you should add up the amounts from items 44 and 67 (taxpayer) or, respectively, the amounts from items 45 and 102 (spouse), and then determine the percentage of tax-exempt revenue in the calculated total, i.e. in the case of the taxpayer, the share of the amount from item 44 in the total of the amounts from items 44 and 67, and in the case of the spouse, the share of the amount from item 45 in the total of the amounts from items 45 and 102.

The so determined share corresponds to that part of the premiums paid that reduces their total amount shown by the tax remitter in items 95, 96 and 97 in information PIT-11(29).

- **Taxpayers who earned revenue only from graduate placements or student internships.**

In this case, you should add up the amounts from items 46 and 81 (taxpayer) or, respectively, the amounts from items 47 and 116 (spouse), and then determine the percentage of tax-exempt revenue in the calculated total, i.e. in the case of the taxpayer, the share of the amount from item 46 in the total of the amounts from items 46 and 81, and in the case of the spouse, the share of the amount from item 47 in the total of the amounts from items 47 and 116.

The so determined share corresponds to that part of the premiums paid that reduces their total amount shown by the tax remitter in items 95, 96 and 97 in information PIT-11(29).

- **Taxpayers who obtained revenue only from maternity allowances.**

In this case, you should add up the amounts from items 48 and 82 (taxpayer) or, respectively, the amounts from items 49 and 117 (spouse), and then determine the percentage of tax-exempt revenue in the calculated total, i.e. in the case of the taxpayer, the share of the amount from item 48 in the total of the amounts from items 48 and 82, and in the case of the spouse, the share of the amount from item 49 in the total of the amounts from items 49 and 117.

The so determined share corresponds to that part of the premiums paid that reduces their total amount shown by the tax remitter in items 95, 96 and 97 in information PIT-11(29).

- **Taxpayers who earned three types of revenue, i.e. from an employment relationship and related relationships, from contracts of mandate and graduate placements or student internships.**

In this case, you should add up the amounts from items 42, 44, 46, 52, 57, 67 and 81 (taxpayer), or, respectively the amounts from items 43, 45, 47, 87, 92, 102 and 116 (spouse), and then determine the percentage of tax-exempt revenue in the calculated total, i.e. in the case of the taxpayer, the share of the amount from items 42, 44 and 46 in the total of the amounts from items 42, 44, 46, 52, 57, 67 and 87, and in the case of the spouse, the share of the amount from items 43, 45 and 47 in the total of the amounts from items 43, 45, 47, 87, 92, 102 and 116.

The so determined share corresponds to that part of the premiums paid that reduces their total amount shown by the tax remitter in items 95, 96 and 97 in information PIT-11(29).

- **Other taxpayers, including those who are unable to determine the amount of the reduction on account of the premiums paid on the revenue shown in section C of the tax return (not deductible ones) based on documents held.**

In this case, you should determine the share of the total of the amounts from items 42, 44, 46 and 48 in the total of the amounts from items 42, 44, 46, 48 and 83, and in the case of the spouse, the share of the total of the amounts from items 43, 45, 47 and 49 in the total of the amounts from items 43, 45, 47, 49 and 118.

The so determined share corresponds to that part of the premiums paid that reduces their total amount shown by the tax remitter in items 95, 96 and 97 in information PIT-11(29).

Revenue and tax-deductible expenses.

Remuneration under an employment relationship.

Revenue under an employment relationship and related relationships means money received by you or made available for your disposal in the fiscal year as well as monetary values and the value of benefits received in kind, in particular: basic salary, remuneration for overtime, various types of bonuses, awards, equivalents for unused leave and any other payments, regardless of whether their amount has been determined in advance, cash benefits paid for the employee by the employing establishment, as well as the value of other gratuitous benefits or partially remunerated benefits.

Tax-deductible expenses on account of remuneration under an employment contract, including tax-deductible expenses at a 50% rate under copyright.

For 2024, flat-rate tax-deductible expenses under an employment relationship amount to:

- PLN 3,000 (PLN 250 per month), if the taxpayer earned revenue under one employment relationship and related relationships.
- PLN 4,500, if the taxpayer earned revenue under more than one employment relationship and related relationships at a time,
- PLN 3,600 (PLN 300 per month), if the taxpayer's place of permanent or temporary residence in the fiscal year was outside the city or town where the employing establishment is located, and the taxpayer did not receive a separation allowance or was not reimbursed for travel costs (except where the reimbursed costs have been recognised as taxable revenue),
- PLN 5,400, if the taxpayer earned revenue under more than one employment relationship and related relationships at a time, and the taxpayer's place of permanent or temporary residence was outside the city or town where the employing establishment is located, and the taxpayer did not receive a separation allowance or was not reimbursed for travel costs (except where the reimbursed costs have been recognised as taxable revenue).

If your annual flat-rate expenses (Article 22(2) of the PIT Act) are lower than the expenses for commuting to the employing establishment(s) by bus, rail, ferry or public transport, you may recognise these expenses in the tax return – instead of the above-mentioned ones – in the amount of actually incurred expenses, documented only with personal season tickets (Article 22(11) of the PIT Act). The above rule does not apply if you were reimbursed for travel expenses (except where the reimbursed expenses have been recognised as taxable revenue).

Where the exemption in the form of youth relief, relief for families 4+, return relief and relief for working seniors (Article 21(1)(148) and Article 21(1)(152)-(154) of the PIT Act) is applied, you may recognise your annual flat-rate expenses and those actually incurred in an amount that does not exceed the taxable amount of revenue under the employment relationship and related relationships.

If you earn revenue under an employment relationship and benefit from copyright or neighbouring rights with respect to this revenue, as defined in other regulations, you are entitled to tax-deductible expenses at a rate of 50%. You should calculate these expenses based on revenue reduced by the social insurance premiums referred to in Article 26(1)(2)(b) of the PIT Act, withheld in a given month by the tax remitter from your funds, following their assessment based on this revenue.

The amount of tax-deductible expenses at a 50% rate under all the titles specified in Article 22(9)(1)-(3) of the Act may not exceed PLN 120,000 per annum.

Where the exemption in the form of youth relief, return relief, relief for families 4+ or relief for working seniors (Article 21(1)(148) and Article 21(1)(152)-(154) of the PIT Act) is applied, the sum of the total tax-deductible expenses under all the titles specified in Article 22(9)(1)-(3) of the Act and revenue exempt from tax pursuant to Article 21(1)(148) and Article 21(1)(152)-(154), may not exceed PLN 120,000 in the fiscal year.

If you hold documents confirming that the actually incurred expenses were higher than those resulting from the application of the 50% percent standard (with the annual limit of PLN 120,000), you (and, respectively, your spouse) may recognise expenses in the amount actually incurred and documented (Article 22(10) and (10a) of the PIT Act)).

Remember that tax-deductible expenses at a 50% rate (Article 22(9)(3) of the PIT Act) apply only to revenue from:

- a. creative activity in the field of architecture, interior design, landscape architecture, construction engineering, town planning, literature, fine arts, industrial design, music, photography, audio and audiovisual works, computer software, computer games, theatre, costume design, stage design, directing, choreography, artistic violin making, folk art, and journalism;
 - b. artistic activity in the field of acting, live, dance and circus art as well as in the field of conducting and vocal and instrumental studies;
 - c. audio and audiovisual production;
 - d. columnist activity;
 - e. museum activity in the field of exhibition, science, popularization, education and publishing;
 - f. restoration activity;
 - g. dependent right referred to in Article 2(2) of the Act of 4 February 1994 on copyright and neighbouring rights, to develop someone else's work in the form of a translation;
 - h. research and development, scientific, scientific and didactic, research, and research and didactic activities as well as didactic activity at universities.
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Old-age and disability pensions.

Revenue from old-age and disability pensions includes:

- old-age benefits, including funded pensions,
 - disability benefits, including structural pensions, social pensions, along with increases and allowances (excluding family and attendance allowances and allowances increasing survivors' pensions for double orphans),
 - pre-retirement benefits, pre-retirement allowances, teacher's compensation benefits,
 - supplementary parental benefit, paid by the pension authority.
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Contract of mandate, contract for specific work.

Revenue from activity performed in person includes:

- revenue from artistic, literary, scientific, training, educational and columnist activity performed in person, as well as revenue from playing sport, sports grants, and revenue earned by referees, umpires and judges from sports events,
- revenue earned by Polish arbitrators participating in arbitration with foreign partners,
- revenue of persons who were commissioned by state administration or local government authorities, the court or public prosecutor, under relevant regulations, to perform certain activities (e.g. revenue of experts in court, investigative or administrative procedures), and remitters and collectors of public and legal fees, as well as revenue from participation in committees appointed by state administration or local government authorities,

- revenue earned by persons performing activities related to the fulfilment of social or civic duties, irrespective of the manner of their appointment,
- revenue earned by persons, irrespective of the manner of their appointment, who are members of management boards, supervisory boards, commissions or other governing bodies of legal persons,
- revenue earned by members of the National Media Council,
- revenue under contracts of mandate or contracts for specific work, obtained from a natural person conducting business activity, a legal person, an organizational unit without legal personality, revenue of the owner (holder) of real estate with premises for rent, or the manager or administrator acting on their behalf, as well as revenue from an inherited enterprise (Article 13(8) of the PIT Act),
- revenue earned under enterprise management contracts, manager contracts or other contracts of this type.

If you earn revenue:

- from artistic, literary, scientific, training, educational and columnist activity performed in person, as well as from playing sport, sports grants, and revenue earned by referees, umpires and judges from sports events,
- earned by Polish arbitrators participating in arbitration with foreign partners,
- earned by persons who were commissioned by state administration or local government authorities, the court or public prosecutor, under relevant regulations, to perform certain actions (e.g. revenue of experts in court, investigative or administrative procedures), and remitters and collectors of public and legal fees, as well as revenue from participation in committees appointed by state administration or local government authorities,
- earned under contracts of mandate and contracts for specific work (Article 13(8) of the PIT Act),
- from performing activities related to the fulfilment of social or civic duties,

you are entitled to tax-deductible expenses in the amount of 20% of revenue, reduced by social insurance premiums withheld by the tax remitter from your funds in given month, following their assessment based on this revenue.

If you hold documents confirming that tax-deductible expenses were higher than the applied 20%, you may recognise tax-deductible expenses in the amount of actually incurred expenses.

For revenue earned by persons:

- who are members of management boards, supervisory boards, commissions or other governing bodies of legal persons,
- working under enterprise management contracts, manager contracts or other contracts of this type

annual tax-deductible expenses (under each of the aforementioned titles) amount to no more than PLN 3,000 (PLN 250 per month).

If you obtained the same type of revenue from more than one entity or from the same entity, but under several legal relationships, the annual tax-deductible expenses in 2024 may not exceed PLN 4,500.

Note! Where you apply the exemption in the form of youth relief, return relief, relief for families 4+ or relief for working seniors (Article 21(1)(148) and Article 21(1)(152)-(154) of the PIT Act) to revenue earned under contracts of mandate, you may recognise the tax-deductible

expenses appertaining to these contracts in the amount that does not exceed the taxable amount of revenue under contracts of mandate.

Copyright and other rights.

Revenue from copyright and other property rights includes:

- payment to the author for the transfer of ownership of an invention, topography of an integrated circuit, utility model, industrial design, trademark or decorative design,
- license fee for the transfer of the right to use an invention, topography of an integrated circuit, utility model, industrial design, trademark or ornamental design, received in the first year of the license term from the first entity with which the license agreement was concluded,
- exercising copyright by creators and the neighbouring rights by performer-artists, within the meaning of other regulations, or disposing of the said rights.

Tax-deductible expenses at a 50% rate under copyright and other property rights.

Tax-deductible expenses under:

- payment to the author for the transfer of ownership of an invention, topography of an integrated circuit, utility model, industrial design, trademark or ornamental design – you recognise in the amount of 50% of the revenue earned (Article 22(9)(1) of the Act),
- license fee for the transfer of the right to use an invention, topography of an integrated circuit, utility model, industrial design, trademark or decorative design, received in the first year of the license term from the first entity with which the license agreement was concluded – you recognise in the amount of 50% of the revenue earned (Article 22(9)(2) of the Act),
- exercising copyright by creators and the neighbouring rights by performer-artists, within the meaning of other regulations, or disposing of the said rights by them – you recognise in the amount of 50% of the revenue earned, with the proviso that these expenses are calculated with respect to the revenue less old-age and disability as well as sickness insurance premiums referred to in Article 26(1)(2)(b), assessed based on this revenue and deducted by the tax remitter in a given month (Article 22(9)(3) of the PIT Act).

Note! Total tax-deductible expenses referred to in Article 22(9)(1)-(3) of the PIT Act may not exceed PLN 120,000 in the fiscal year.

If you apply the exemption to revenue earned under an employment relationship, under youth relief, return relief, relief for families 4+, relief for working seniors (Article 21(1)(148) and Article 21(1)(152-154) of the PIT Act), the sum of the total tax-deductible expenses referred to in Article 22(9)(1)-(3) of the PIT Act and revenue exempt from tax pursuant to Article 21(1)(148) and Article 21(1)(152)-(154) of the PIT Act, may not exceed PLN 120,000 in the fiscal year.

If you prove that tax-deductible expenses were higher than lump-sum expenses calculated at a 50% rate, you may recognise tax-deductible expenses in the amount of actually incurred expenses, even if their amount exceeds PLN 120,000. These expenses also include those incurred in the years preceding the fiscal year in which revenue corresponding to them was earned as well as expenses incurred in the year of the tax return submission, but not later than until the expiry of the deadline for submitting this tax return (Article 22(5) and Article 22(5a)(2) of the Act).

In order for the actually incurred expenses to be deducted, you must be in possession of documents indicating the amount of expenses incurred; these documents include, for example, bills, invoices and other evidence documenting expenses incurred to earn revenue or maintain or secure the revenue source. You must keep all documents related to tax settlement until the tax liability expires.

Other sources.

You should show revenue from other sources, if:

1. you earned – through the agency of the tax remitter(s) – revenue in the form of, among others:
 - amounts payable under membership in an agricultural production cooperative or other cooperative engaged in agricultural production,
 - cash benefits from social insurance, including those paid by the employing establishment,
 - amounts payable for work by temporarily arrested or convicted persons,
 - benefits paid from the Labour Funds and the Guaranteed Employee Benefit Fund,
 - scholarship, including that referred to in Article 21(1)(40b) of the PIT Act, in an amount exceeding the amount exempt from tax,
 - integration benefits and an incentive integration bonus, granted under the Act of 13 June 2003 on social employment,
 - amounts payable under an employment support contract,
 - cash benefits paid for graduate placements referred to in the Act of 17 July 2009 on graduate placements or student internships referred to in Article 121a of the Act of 14 December 2016 – Educational Law
2. you have received PIT-11 with the completed “Information on the amount of revenue referred to in Article 20(1) of the PIT Act”,
3. you are required to show the amounts **previously deducted from income** on account of expenses incurred for your own housing needs or multi-family housing for rent, **to which you are no longer entitled, i.e. in the case of:**
 - withdrawal of the housing or building contribution from the housing cooperative made from 1 January 1992,
 - complete change of the intended use of the premises or building from residential to commercial,
 - receiving reimbursement of previously deducted expenses,

- withdrawal of accumulated savings from the housing fund, except where the withdrawn amount, following the systematic saving period specified in the contractual loan agreement, has been spent in accordance with the systematic saving objectives in an account kept by the fund,
- assignment of the entitlement to the savings and loan account to third parties, except for your own or adopted children,
- occurrence of events related to the loss of the right to the relief on account of multi-family housing for rent, referred to in Article 7(14) of the Act of 9 November 2000 amending the Personal Income Tax Act and certain other acts (Journal of Laws of 2000, No. 104, item 1104, as amended),

4. you are obliged to add to your income the amounts previously deducted from your income or tax base due to having been refunded (in whole or in part) in the fiscal year the deducted amounts (e.g. donations, social insurance premiums),

5. you tax – using the tax scale – revenue listed in Article 29(1) of the Act, but this revenue has not been classified as originating from the sources listed in rows 1-4.

You are not entitled to tax-deductible expenses in the case of revenue from:

- amounts payable under membership in an agricultural production cooperative or other cooperative engaged in agricultural production,
- cash benefits from social insurance,
- amounts payable for work to temporarily arrested or convicted persons,
- benefits paid from the following Funds: Labour and the Guaranteed Employee Benefit Funds,
- scholarships,
- integration benefits and an incentive integration bonus, granted under the Act on social employment,
- cash benefits paid for graduate placement or student internships.

Information on certain types of capital gains shown under Article 45(3c) of the PIT Act.

Revenue from interest and discounts on securities, from dividends and other revenue from share in the profits of legal persons and from participation in equity funds, earned by taxpayers who are subject in Poland to an unlimited tax obligation, from which the tax remitter withheld tax in accordance with Article 30a(2a) of the PIT Act.

Tax additions.

You will be obliged to show and add amounts previously deducted from tax if, among others:

1. you benefited from tax deductions on account of expenses incurred for your own housing needs, and then in the fiscal year, you:
 - withdrew the housing or building contribution from the cooperative,
 - completely changed the intended use of the premises or building from residential to commercial,

- received a refund of the deducted expenses after the year in which you made the deductions, except where the refunded amounts were qualified as taxable revenue,
- withdrew accumulated savings from the housing fund, except where the withdrawn amount, following the systematic saving period specified in the contractual loan agreement, has been spent in accordance with the systematic saving objectives in an account kept by the fund,
- assigned the entitlement to the savings and loan account to third parties, except for your own or adopted children,
- sold the land or the right of perpetual usufruct of the land,

2. you are obliged to add to tax the amounts previously deducted from tax due to having been refunded (in whole or in part) in the fiscal year the deducted amounts (e.g. health insurance premiums).

Your reliefs and deductions

Check what reliefs you are entitled to:

- Youth relief;
- Return relief;
- Relief for families 4+;
- Relief for working seniors;
- Relief for donations made;
- Internet relief;
- Rehabilitation relief;
- Thermal modernization relief;
- Relief for payments to the individual pension security account (IKZE);
- Relief for refund of unduly received benefits;
- Child relief;
- Refund of unused child relief;
- Relief for training students or for employing apprentices;
- Relief for an employment support contract.

Youth relief.

Youth relief is the exemption of revenue from tax. It is available to taxpayers who in the period from 1 January 2024, but not later than until they turned 26, earned:

1. revenue under an employment relationship and related relationships, shown by the tax remitter in information PIT-11,
2. revenue under contracts of mandate referred to in Article 13(8) of the PIT Act, shown by the tax remitter in information PIT-11,

3. revenue from graduate placement and student internships,
4. revenue from maternity allowances.

Revenue listed in points 1-4 is eligible for tax exemption in 2024 in a total amount of up to PLN 85,528. When determining this amount, remember to not to take into account revenue subject to flat-rate income tax, 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 also to revenue from which the tax remitter withheld a tax advance during the year, provided that the relief conditions are met.

If you earned foreign revenue from the sources exempt from tax and this revenue is taxable in Poland, you may take into account also this revenue when calculating the amount of revenue exempt from tax under youth relief.

The provisions introducing the said relief do not provide guidelines on how it is to be applied, in particular, they do not require this relief to be applied in the first place to any category of Polish or foreign income or to be applied chronologically to the period of your revenue generation. Thus you may decide yourself how to use this relief.

Note! If you earn in the fiscal year only revenue that is exempt from tax under youth relief pursuant to Article 21(1)(148) of the PIT Act, you are not required to file a tax return.

Any excess revenue from any source over the tax-exempt amount is taxable.

The exemption affects the amount of tax-deductible expenses that you (or, respectively, your spouse) may apply to the above-mentioned revenue.

Return relief.

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

The tax exemption may be applied to revenue up to PLN 85,528, earned after 31 December 2022 under:

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

You are entitled to the relief concerned, if:

- you have Polish citizenship, the 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 of the Swiss Confederation;

- **or** you resided 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** you lived in Poland for five years before a three-year break preceding the year of your return;
- **and** you hold a residence certificate or another document confirming your place of residence for tax purposes in the period necessary to determine the right to the exemption.

If you meet the conditions for taking advantage of this relief, remember that you may use it for four consecutive 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 tax residence or from the following year.

Relief for families 4+

Relief for families 4+ covers revenue from:

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

The amount of revenue exempt from tax under relief for families 4+ is PLN 85,528 per annum. This amount determines the limit of exemption, to which each parent is entitled separately (2 x PLN 85,528). When determining the amount exempt from tax under 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.aaaaaaaaaaaaaaaa 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 that 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.aaaaaaaa If you do not file a tax return (PIT-28, PIT-36, PIT-36L, PIT-37), you should inform about taking advantage of Relief for families 4+ in the completed PIT-DZ.

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

- minors,
- adults receiving attendance benefit (allowance) or a social pension,

- adults – studying at schools until they are 25 years old.

In the case of grown-up children, you are entitled to the relief concerned provided that the grown-up children who are studying:

- did not apply the provisions on the 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,
- were not subject to tonnage tax or the provisions of the Act on the activation of the shipbuilding industry and complementary industries,
- did not obtain income taxable on general terms, subject to 19% tax on capital gains under 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 a survivor's pension.

At the request of the tax authorities, you will 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.

Relief for working seniors.

Relief for working seniors applies to revenue under:

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

The exemption applies to the taxpayers, who despite reaching the general retirement age (women – 60 years, men – 65 years) continue their employment and are subject to social insurance on account of this revenue and – despite the acquisition of this entitlement – 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 benefit granted to family members of professional soldiers or officers, who died on duty or when saving human life or health or property off duty.

The amount of revenue exempt from tax under relief for working seniors is PLN 85,528 per annum. When determining the amount exempt from tax under 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 foreign survivor's pension, you are still entitled to exemption.

Note: If you are entitled to several of the above-mentioned reliefs in one year, the sum of tax-exempt revenue under these reliefs may not exceed PLN 85,528 in a fiscal year.

If, in the same fiscal year:

1. you earned revenue from employment relationship and related relationships, under 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 50% rate referred to in Article 22(9)(1)-(3) of the PIT Act (e.g. under license fee).

- then – due to applying the reliefs above to revenue from employment relationship and related relationships – tax-deductible expenses at a 50% rate referred to in Article 22(9)(1)-(3) of the PIT Act may not exceed PLN 120,000, reduced by revenue from employment contract exempt from tax under the reliefs above.

Note! None of the reliefs discussed above applies 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,
- from copyright.

Rehabilitation relief.

If you are a person with disabilities or a person sustaining a dependent person with disabilities, you are entitled to deduct from your income expenses for rehabilitation and expenses for facilitating bodily functions incurred in the fiscal year. Expenses eligible for deduction include those incurred for:

- adaptation and equipment of apartments and residential buildings to meet the needs resulting from disability,
- adaptation of motor vehicles to the needs resulting from disability,
- purchase, repair or rental of medical devices (included in the list of medical devices specified by the Minister of Health, i.e. in regulations issued under the Act on the reimbursement for medicines, foodstuffs for special nutritional uses and medical devices) and equipment enabling their use as intended, with the exception of pull-up pants, deduction for which is limited up to the amount of PLN 2,280 with the obligation to keep a VAT invoice, while other expenses you may document both by an invoice and a civil-law agreement,
- purchase, repair or rental of personal equipment, devices and technical tools necessary for rehabilitation and facilitating bodily functions, according to the needs resulting from disability, and equipment enabling their intended use, that are not included in the list of medical devices specified by the Minister of Health, with the exception of household appliances,
- purchase of publications and training materials (aids), according to the needs resulting from disability,
- payment for a stay at a rehabilitation camp,
- payment for the stay in a health resort treatment facility, medical rehabilitation facility, care and treatment facility, and nursing and care facility,
- payment for the stay of the carer of a person with disabilities qualified to the 1st disability group or of children with disabilities up to 16 years of age, staying with a person with disabilities at a rehabilitation camp, in a health resort treatment facility or medical rehabilitation facility,
- payment for rehabilitation or therapeutic and rehabilitation treatment,
- payment for guides for the blind included in the 1st or 2nd disability group and persons with motor disabilities included in the 1st disability group, in an amount of up to PLN 2,280 in the fiscal year,
- maintenance of an assistance dog referred to in the Act of 27 August 1997 on vocational and social rehabilitation and employment of the disabled, in an amount of up to PLN 2,280 in the fiscal year,
- home nursing care for a person with disabilities in the period of a chronic disease that makes it impossible for them to move and care services provided to the disabled in the 1st disability group,
- payment for a sign language interpreter,
- summer camps and camps for children and adolescents with disabilities and disabled persons' children under 25 years of age,
- medicines referred to in the Act – Pharmaceutical Law, in the amount being the difference between the expenses actually incurred in a given month and PLN 100, if a medical specialist determines that a person with disabilities should take certain medicines permanently or temporarily,
- chargeable transport:
 - of a person with disabilities in a medical transport ambulance,
 - of a person with disabilities, included in the 1st or 2nd disability group, and of children with disabilities up to 16 years of age, also by means of transport other than a medical transport ambulance,
- use of a passenger car owned (jointly owned) by a person with disabilities or a taxpayer with a dependent person with disabilities or a child with disabilities up to 16 years of age, in an amount of up to PLN 2,280 in the fiscal year,

- chargeable travel by public transport related to a stay:
 - at a rehabilitation camp,
 - in a health resort treatment facility, medical rehabilitation facility, care and treatment facilities, and a nursing and care facilities,
 - at camps for children and adolescents with disabilities and disabled persons' children under 25 years of age,
 - of the carer of a person with disabilities, included in the 1st disability group, or of children with disabilities up to 16 years of age, staying with a person with disabilities at a rehabilitation camp, in a health resort treatment facility or a medical rehabilitation facility.

The deduction does not apply to those expenses that have been financed (co-financed) from a company fund for the rehabilitation of the disabled, a company activity fund, the State Fund for the Rehabilitation of the Disabled or the National Health Fund, a company social benefit fund, or have been refunded to you in any form. If the expenses were partially financed (co-financed) from these funds, the difference between the expenses incurred and the amount financed (co-financed) from these funds or refunded in any form may be deducted.

For the above-mentioned expenses to be deducted, the person to whom they relate should, as a rule, be in possession of documents confirming that these expenses have been incurred and hold one of the following decisions:

- a decision on the qualification by the evaluating bodies to one of the three degrees of disability, specified in other regulations,
- a decision on granting disability pension due to total or partial inability to work, a training pension or a social pension,
- a decision ascertaining the disability of a person who is under 16 years of age, issued under other provisions,
- a disability certificate issued by the competent authority under other provisions in force until 31 August 1997.

In the case of deductions limited to PLN 2,280 (for example, for the maintenance of an assistance dog, payment for a guide for a blind person included in the 1st or 2nd disability group), it is not required to hold documents confirming their amount, however, at the request of the tax authorities, you have to present evidence necessary to determine the entitlement to the deduction, in particular:

- indicate the first name and surname of the persons paid for their assistance as a guide;
- show a certificate confirming the assistance dog status.

In the case of a deduction for the purchase of pull-up pants, anatomical diapers, absorbent panties, underlays and anatomical inserts, you must be in possession of an invoice confirming the expense incurred.

You may make deductions of expenses for rehabilitation purposes and those related to facilitating bodily functions also if you sustain dependent persons with disabilities being for you or for your spouse a person included in the 1st tax group in the meaning of the Act of 28 July 1983 on the inheritance and donation tax, or a child fostered by you or your spouse, if the income of these persons with disabilities did not exceed PLN 21,371.52 in the fiscal year.

You do not take into account to the limit of income of these persons:

- financial maintenance paid for children referred to in Article 6(4c) of the PIT Act with consideration to Article 6(4e) of the PIT Act,
- supplementary benefit referred to in Article 21(1)(100a), energy allowance, referred to in Article 5c of the Energy Law Act,
- inflation allowance, referred to in Article 2(1) of the Act on inflation allowance,

- coal allowance, referred to in Article 2(1) of the Act on coal allowance,
- allowance for households for the use of certain heat sources and allowance for certain non-household entities for the use of certain heat sources referred to in Article 1(2) and (3) of the Act on special solutions for certain heat sources in connection with the situation on the fuel market,
- electricity allowance referred to in Article 27 of the Act on special solutions to protect electricity consumers in 2023 in connection with the situation on the electricity market,
- refund of the VAT corresponding amount referred to in Article 18 of the Act of 15 December 2022 on the special protection of certain consumers of gaseous fuels in 2023 in connection with the situation on the gas market,
- attendance allowance granted under other provisions,
- additional annual cash benefit for recipients of old-age and disability pension and a subsequent additional cash benefit for recipients of old-age and disability pension,
- revenue from the obtained intervention benefit referred to in the Act of 1 October 2024 amending the Act on special solutions related to flood repair and remediation and certain other acts.

Data you entered to the completed tax return will form a basis to generate PIT/O, which will be automatically attached to tax return.

Internet relief.

As part of this relief, you may deduct expenses for using the Internet incurred in the fiscal year, regardless of the place and form of its use (e.g. at home, fixed connection, wireless connection, including via mobile devices, as well as in an internet cafe). You are entitled to this relief provided that you have never applied this deduction and are in possession of a document confirming that the expense on this account has been made (e.g. bank transfer, proof of payment, certificate).

The deduction may be made in up to two consecutive fiscal years. The maximum deduction for the fiscal year may not exceed PLN 760.

Thermal modernization relief.

This relief involves deducting from income the expenses incurred for the implementation of a thermal modernization project in a single-family residential building.

The relief is available to you, if you are the owner or co-owner of a single-family residential building (also a terraced or semi-detached house).

A thermal modernization project is:

- 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 generating heat supplied to residential buildings are reduced;
- complete or partial conversion of energy sources to renewable sources or the use of high-efficiency cogeneration.

Thermal modernization relief may not be used in the case of a building under construction.

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 3 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 recognised by you 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 any 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 the corresponding expense was incurred.

A deduction amount that was greater than your income (revenue) for a given fiscal year is deductible in subsequent years, however no longer than for 6 years from the end of the fiscal year in which you made the first 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.

If you fail to complete the project within the three-year period, you are obliged to return 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. You are also entitled to file correction of the initially submitted tax return.

You can find more information about thermal modernization relief in the tax explanations available at:

<https://www.gov.pl/web/finanse/objasnienia-podatkowe-z-30-marca-2023-r-dot-formy-wsparcia-przedswiezecia-termomodernizacyjnego-w-podatku-dochodowym-od-osob-fizycznych>

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 provisions, 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 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 next 6 years from the end of the fiscal year in which you made the first deduction.

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

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.

Refund of unduly received benefits.

You may deduct from your income the refund of unduly collected benefits that previously increased your taxable income (in amounts including tax), if these were not withheld by the tax remitter.

Taxpayers who in the years: 2019, 2020, 2021, 2022 or 2023 refunded unduly collected benefits and the amount of these refunds was not covered by their income for those years, have the right to deduct this amount from income earned in 2024. You may also deduct refunds made in 2024.

Relief for trade unions.

For 2024, you may deduct from your income contributions paid to trade unions for membership therein.

If you make payments directly to the union's account, proof of payment is sufficient.

If contributions are paid on your behalf by your employer, your employer is obliged to show in information PIT-11 the amounts transferred to the union.

You may deduct on this account no more than PLN 840.

Child relief.

You are entitled to this relief if your income is taxed according to the tax scale.

For each calendar month in which with respect to a minor child you:

1. exercised parental responsibility,
2. acted as a legal guardian, provided that the child lived together with you,
3. held custody as a foster family in accordance with a court decision or an agreement concluded with the poviát governor.

You may deduct from tax an amount of:

- PLN 92,67 for the first and second child (PLN 1,112.04 for the entire year for each child),
- PLN 166,67 for the third child (PLN 2,000.04 for the entire year),
- PLN 225,00 for the fourth and each subsequent child (PLN 2,700.00 per child for the entire year).

You are not entitled to such deduction if you exercised parental responsibility, acted as a legal guardian or held custody by acting as a foster family only with respect to one minor child, and at the same time you:

1. were married for the entire tax year and the income earned by you and your spouse exceeded PLN 112,000 in the fiscal year,
2. were a single person, but not a single parent (also for a part of the fiscal year), and your income in the fiscal year exceeded PLN 56,000.

Note! Starting from 2023, income limits do not apply to parents raising one child with a disability confirmed with:

- a decision on the qualification by the evaluating bodies to one of the three degrees of disability, specified in other provisions,
- a decision on granting a disability pension due to total or partial inability to work, a training pension or a social pension,
- a decision ascertaining the disability of a person who is under 16 years of age, issued under other provisions.

The income referred to above is understood as all income taxed on general terms (employment relationship, business activity taxed on general terms, capital gains) reduced by the amount of social insurance premiums paid by you, your spouse or withheld by the tax remitter.

The deduction applies jointly to both parents, legal guardians of the child or married foster parents. This amount may be deducted from tax in equal parts or in any proportion determined by you.

If in the same month, the child was under parental responsibility or was in custody of a legal guardian or a foster family, then for that month each taxpayer may deduct 1/30 of the available deduction amount for each day of holding custody of the child.

In accordance with the above principles, a deduction is available also to those who, in connection with the performance of their maintenance obligations and in connection with acting as a foster family, maintained in the fiscal year an adult child, i.e.:

- who, in accordance with other provisions, received an attendance allowance (benefit) or a social pension,
- up to the age of 25, studying in a school referred to in the regulations on the education system, regulations on higher education and science or in the regulations governing the education system or higher education system in force in a country other than Poland, if the adult child did not earn in the fiscal year income taxable on general terms or earned revenue exempt from tax under youth relief in the total amount exceeding PLN 19,061.28, with the exception of a survivor's pension.

A deduction is not available to persons whose children conduct business activity taxed at a 19% tax rate or subject to lump-sum tax on recorded revenues or pay a fixed amount tax, or are subject to the provisions of the Tonnage Tax Act or the Act on the activation of the shipbuilding industry and complementary industries.

Refund of unused child relief.

If the tax amount was insufficient for you to take advantage of the full amount of child relief, you are entitled to an additional refund on account of child relief". All you need to do is complete the J section entitled "Additional refund on account of child relief, if the relief amount is greater than income" in your PIT-37 tax return, or section M entitled "Additional refund on account of child relief" in your PIT-36 tax return. You may make a deduction as part of social and health insurance premiums paid (premiums listed directly in the PIT Act).

Reliefs deducted in accordance with the acquired rights principle.

Student relief.

Relief for training students or for employing apprentices may be applied in accordance with the acquired rights principle, provided that the conditions entitling to it were met before the end of 2003. This relief is granted based on a decision issued by the tax office. A deduction may be applied to amounts awarded before 1 January 2006 and not deducted, as well as amounts of reliefs granted under regulations in force after 1 January 2006.

The relief consists in reducing income tax by the amount specified in a decision issued by the tax office.

Employment support contract.

You may take advantage of this relief only if you became entitled to it in previous years.

A deduction is available to a person who, in accordance with the provisions of the Act of 20 April 2004 on employment promotion and labour market institutions, concluded, before 1 January 2007, an employment support contract with an unemployed person for performing gainful work in the household, and paid social insurance premiums on this account with their own funds. A deduction is available after each period of 12 consecutive months of this contract term, provided that:

- the concluded employment support contract has been registered with the poviát labour office, and the fact of its conclusion is confirmed by a certificate,
- incurred expenses have been documented with evidence confirming that they were made.

Expenses incurred by a person running a household to pay with their own funds social insurance premiums of a person employed under an employment support contract, specified in the Act of 13 October 1998 on the social insurance system, are deductible.

Housing reliefs.

Housing relief applies to expenses incurred:

1. to repay interest on a housing loan granted to the taxpayer in 2002-2006, as well as interest on a loan granted to the taxpayer for the repayment of a housing loan or a loan for the repayment of these loans;
2. to continue the systematic accumulation of savings only in one savings and loan account and with one bank running a housing fund;
3. to repay (with interest) a bank loan or a loan from the employing establishment, received in 1992-1993 for housing purposes specified in Article 26(1)(5) and (6) of the Personal Income Tax Act of 26 July 1991 with the wording in force in those years;
4. in previous years, for housing purposes (including renovation or modernization of a house/apartment), if these expenses were not covered, respectively, by the income, revenue or tax for those years.

Interest relief.

Pursuant to Article 9(1) of the Act of 16 November 2006 amending the Personal Income Tax Act and certain other acts:

"a taxpayer who was granted, in 2002-2006, a loan referred to in Article 26b of the Act with the wording in force before 1 January 2007, hereinafter referred to as a "housing loan", is entitled – on the terms specified in this Act and in the Act on flat-rate income tax on certain revenue earned by natural persons, with the wording in force before 1 January 2007 – to deduct expenses incurred to repay interest on:

1. a housing loan,
2. a loan taken out to repay a housing loan,
3. each subsequent loan taken out to repay the loan referred to in subparagraph 1 or 2

– until the repayment deadline specified in a housing loan agreement concluded before 1 January 2007, however for no longer than until 31 December 2027"

The "housing loan" referred to above is a loan granted directly to the taxpayer (and not, for example, to the developer or the housing cooperative) in 2002-2006 to finance an investment aimed at satisfying one's own housing needs related to:

1. construction of a residential building, or
2. provision of a construction or housing contribution to a housing cooperative for the acquisition of the right to a newly constructed residential building or an apartment in such building, or
3. the purchase of a newly built residential building or an apartment in such building from the municipal office or from the person who has built this building in the course of their business activity, or
4. building a superstructure or extension of a building for residential purposes, or reconstruction (adaptation) of a non-residential building, its part or non-residential premises for residential purposes, as a result of which an autonomous apartment that meets the standards specified in the provisions of the construction law will be created.

As part of interest relief, both actually repaid interest on a housing loan and on a loan taken out to repay the housing loan and on each subsequent loan taken out to repay the aforementioned liabilities is deductible.

If a loan – granted to you to repay a housing loan or a loan taken out to repay a housing loan and each subsequent loan taken out to repay the aforementioned liabilities – is part of a loan intended to repay also loan liabilities other than those listed in this provision, only the interest on that part of the loan that is proportionally due to the repayment of the loan taken out to repay the housing loan and each subsequent loan taken out to repay the aforementioned liabilities, is deductible.

If you completed a housing investment in 2024, you may deduct interest on the loan for the first time in the tax return submitted for that fiscal year, and interest paid before the year of the investment completion (if it is not deducted from your income for 2024) may be deducted also in the next fiscal year. In this case, only the difference between the total of the deductible interest and the amount of interest actually deducted in the year in which you made the first deduction is deductible.

You make a deduction, if:

- a housing loan was granted in 2002-2006,
- a housing loan was granted by an entity authorized under the provisions of banking law or the provisions on cooperative savings and credit unions to grant loans, and the loan agreement indicates that it relates to one of the investments listed in the PIT-2K statement,
- a loan granted to repay a housing loan or any subsequent loan taken out to repay these loans has been taken out at banks or savings and credit unions operating in all countries of the European Union, the European Economic Area, and in the Swiss Confederation,
- the investment concerns residential buildings or apartments located on land in the Republic of Poland intended for housing construction in the local spatial development plan, and in the absence thereof – specified as such in a decision on building conditions and land development, issued under applicable laws,
- the investment concerns a residential building or an apartment, the construction of which was completed not earlier than in 2002, and also in the case of an investment related to:
 - construction of a residential building or construction of a superstructure or the extension of a building for residential purposes, or reconstruction (adaptation) of a non-residential building, its part or non-residential premises for residential purposes, as a result of which an autonomous apartment that meets the standards specified in the provisions of the construction law will be created – the investment was completed within three years, counting from the end of the

calendar year in which, in accordance with the construction law, a permit for building a residential building or building a superstructure or the extension of a building for residential purposes or for reconstruction (adaptation) of a non-residential building, its part or non-residential premises for residential purposes was obtained, and was confirmed with an occupancy permit for a residential building, as specified in the provisions of the construction law, and if such permit is not required – a notification of completion of the construction of such building,

- provision of a construction or housing contribution to a housing cooperative for the acquisition of the right to a newly constructed residential building or an apartment in such building, or the purchase of a newly built residential building or an apartment in such building from the municipal office or from the person who has built this building in the course of their business activity – an agreement on the establishment of a cooperative ownership or tenant right to the apartment, or an agreement in the form of a notarial deed establishing separate ownership of the apartment, on the transfer of ownership of the residential building or the apartment to the taxpayer was concluded, one of the parties to which is the taxpayer,
- interest:
 - has been actually paid, and its amount and payment date are documented by a proof issued by an entity authorized under the provisions of banking law or the provisions on cooperative savings and credit unions to grant loans,
 - has not been recognised as tax-deductible expenses or has not been refunded to the taxpayer in any form, unless the refunded interest increased the tax base,
- neither you nor your spouse deducted or deduct(s) from income (revenue) or tax expenses incurred for your own housing needs, intended for: purchase of land or transfer of the right of perpetual usufruct of land for the construction of a residential building, construction of a residential building, a construction or housing contribution to a housing cooperative, purchase of a newly built residential building or an apartment in such building from the municipal office or from the person who has built this building in the course of their business activity, building a superstructure or the extension of a building for residential purposes, reconstruction of the attic, drying room or adaptation of other room for residential purposes as well as finishing an apartment in a newly built residential building, until the apartment is occupied, systematic accumulation of savings on a savings and loan account with a bank running a housing fund.

A deduction covers only interest:

- accrued for the period from 1 January 2002 and paid since then,
- on that part of the loan that does not exceed the amount of the product of 70 m² of usable area and the conversion factor of 1 m² of usable floor area of a residential building, established to calculate a guarantee premium on contributions to housing savings books for the 3rd quarter of the year preceding the fiscal year, determined for the year of the investment completion. In 2024, this amount is PLN 374,290. Hence, if the taxpayer took out a loan in 2002-2006 in the amount of e.g. PLN 380,000, and completed the housing investment in 2024, he/she may deduct from their income in the tax return submitted for this year the actually paid interest in the part attributable to the loan in the amount of PLN 374,290, i.e. in the percentage the taxpayer will obtain by dividing the limit amount (PLN 374,290) by the total loan amount (PLN 380,000) x 100.

You must also remember that:

- the amount of deductions applies to both spouses jointly. If you settle tax separately – deductions are made in accordance with the requests contained in annual tax returns, or from the income of each spouse, in the proportion indicated in the request, or from the income of one of them,

- the taxpayer attaches to the tax return submitted for the year in which deductions under interest relief are made for the first time, a statement according to a specific template on the amount of all expenses incurred with respect to a given investment, including the amount of expenses documented with invoices issued by VAT taxable persons not exempt from this tax – so called PIT-2K statement. In this statement, the taxpayer (both the husband and wife) is required to indicate, besides providing identification details, also:
 - the year in which the taxpayer obtained the housing loan,
 - the amount of the obtained loan,
 - the year of commencement and completion of the housing investment for which the taxpayer took out a loan,
 - the type of the investment,
 - the total amount of expenses related to the investment,
 - the amounts of expenses documented with invoices issued by VAT taxable persons not exempt from this tax,
- no deduction is available to a taxpayer who has taken out a housing loan on the terms set out in the Act of 8 September 2006 on financial support of families in purchasing their own apartments – paragraph 2 of the aforementioned Article 9 of the Act of 16 November 2006 amending the Personal Income Tax Act and certain other acts.

Note! Information provided above does not fully reflect the wording of Article 26b of the Act, in force before 1 January 2007, read together with Article 9 of the Act of 16 November 2006 amending the Personal Income Tax Act and certain other acts. Therefore, before a deduction in the tax return is made, it is advisable to read all the regulations concerning the relief, contained in the above-mentioned provisions.

Taxpayers who in the fiscal year repaid, with interest, a bank loan or a loan from the employing establishment received in 1992-1993 for housing purposes specified in Article 26(1)(5) and (6) of the PIT Act with the wording in force in those years, and did not incur housing expenses, but deduct expenses incurred and deductible in previous years, in the part in which these expenses were not covered by the income (revenue) for those years.

Enter here the type of the housing expense and the amount deducted, respectively. Remember that the deduction amount may not be higher than the amount of the deduction limit applicable in a given fiscal year. This limit is calculated as the difference between the deduction limit available to you in the period when the provisions of the Act were in force (i.e. starting from 1992) and the deduction limit used in previous years.

Note! Do not enter expenses incurred in the fiscal year to repay debt due to loans for housing construction contracted by housing co-operatives by 31 May 1992. The relief in question expired at the end of 1999 (deduction from income), respectively at the end of 2004 (deduction from tax).

Housing fund.

A tax deduction for the systematic accumulation of savings in one savings and loan account and with one bank that runs a housing fund is available to taxpayers who concluded a contractual loan agreement with a bank running a housing fund on the systematic accumulation of savings, in accordance with the rules set out in the provisions on certain forms of support for housing construction, and who acquired, before 1 January 2002, the right to deduct from tax expenses incurred for the purpose specified in Article 27a(1)(2) of the PIT Act, with the wording in force before 1 January 2002, are entitled to deduct, on the term set out in this Act, further amounts of savings paid to continue the systematic accumulation of savings only in the same savings and loan account and with the same bank running a housing fund, paid from 1 January 2002 until the expiry of the period of the systematic accumulation of savings specified before 1 January 2002, resulting from the contractual loan agreement.

The deduction amount may not exceed 30% of the expenses incurred in the fiscal year, and may not be higher than PLN 11,340. It should be checked at this point whether the amount deducted does not exceed the deduction limit available in the fiscal year, calculated as the difference between the deductions limit set out for the years when the provisions of the Act were in force (i.e. from 1992) and the deduction limit used in previous years. Persons who also make deductions related to interest repaid in the fiscal year on a bank loan or a loan from the employing establishment, received in 1992-1993 for housing purposes (falling within the concept of the so-called large construction relief), should additionally reduce the above-mentioned deduction limit determined for the years when the provisions of the Act were in force by 19% of this interest.

Housing expenses not deducted in previous years.

If you made in previous years tax deductions on account of housing expenses (also as part of renovation and modernization relief), but the deduction you were entitled to was not covered by the tax for those years, you may deduct the non-deducted amount from your tax in the fiscal year for which you are submitting a tax return.

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 salary 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 salary, i.e. PLN 14,083.20 for 2024).

The amounts you entered will be transferred to tax return and form a basis to generate PIT/O, which will be automatically attached to tax return.

Note! The amounts obtained from refund of the IKZE funds are considered revenue from other sources taxed using the tax scale. If you earn such revenue, you must show it in your annual tax return.

If, in the period from 1 January 2012 to 31 December 2012, the saver transferred 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.

You must remember however that during the period in which you deduct from income funds transferred from the IKE to the IKZE, you are not entitled to make payments to the IKZE.

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.

Donations.

- You may deduct the following donations from income for 2024: donations for public benefit purposes,
- donations for religious worship purposes,
- blood donation,
- donations for the purpose of the reconstruction of the Saski Palace, Brühl Palace and tenement houses on Królewska Street in Warsaw,
- donations under other acts.

Donations for public benefit purposes.

You may deduct from the tax base the donations for numerous purposes specified in the provisions of the Act of 24 April 2003 on public benefit and volunteer work. Their aim is, among others, to support families and people in a difficult life situation, charity and the disabled, protection and promotion of health or science, school and higher education.

You may deduct the donations for:

- non-governmental organizations (e.g. foundations and associations) that are not entities of the public finance sector and do not operate for profit, and, among others, churches, associations of local government units or social cooperatives, or
- equivalent organizations specified in the provisions regulating public benefit activities in force in a country of the European Union (EU) or the European Economic Area (EEA) other than Poland, carrying out public benefit activity in the area of public tasks and implementing the specified goals.

You may deduct in the tax return the amount of a donation actually made, however no more than 6% of your income. This limit includes deductions of donations for the purposes of religious worship, on account of honorary blood donation, vocational education, and the reconstruction of the Saski Palace, Brühl Palace and tenement houses on Królewska Street in Warsaw.

If the donation relates to goods subject to VAT, the amount of the donation is understood as the value of the goods plus VAT – in the part exceeding the amount of the input tax you have the right to deduct in accordance with the provisions on VAT on account of this donation.

In you made a donation to an organization specified in the regulations governing public benefit activities in another EU or EEA country, you are entitled to make a deduction provided that:

- you provide a representation of this organization that as at the date of the donation, it was an organization equivalent to an organization operating under Polish provisions on public benefit activities and volunteer work, implementing specific goals,
- there are legal grounds under a double taxation avoidance agreement or other ratified international agreements to which Poland is a party, for the tax authority to obtain tax information from the tax authority in the country where the organization has its registered office.

Remember that the following donations are non-deductible:

- donations for the benefit of natural persons,
- donations for legal persons and organizational units without legal personality, conducting business activity consisting in the production of consumer electronics, fuel, tobacco, spirits, wine and beer, as well as other alcoholic products with an alcohol content above 1.5%, and products made of precious metals or including these metals, or trade in these products,
- donations returned in any form,
- donations recognised as tax-deductible expenses,
- donations deducted from revenue or income in another tax return (e.g. PIT-28, PIT-36).

You have to document a deducted donation with:

- proof of payment to the donee's payment account or its bank account other than a payment account – in the case of a cash donation,
- proof of the donor's identification data and the value of the donation, along with the donee's representation on its acceptance – in the case of a non-monetary donation.

When completing your tax return, you should indicate the amount (value) of the donation made, the amount (value) of the donation deducted, and the donee's identification data.

Donations or religious worship purposes.

Donations for religious worship purposes may be deducted from income.

You may deduct in your tax return the amount of a donation actually made, however not more than 6% of your income.

This limit includes deductions of donations for the purposes specified in the Public Benefit Activity Act, on account of honorary blood donation, for vocational education, and the reconstruction of the Saski Palace, Brühl Palace and tenement houses on Królewska Street in Warsaw.

If the donation relates to goods subject to VAT, the amount of the donation is understood as the value of the goods plus VAT – in the part exceeding the amount of the input tax you have the right to deduct in accordance with the provisions on VAT on account of this donation.

Remember that the following donations are non-deductible:

- donations for the benefit of natural persons,
- donations for legal persons and organizational units without legal personality, conducting business activity consisting in the production of consumer electronics, fuel, tobacco, spirits, wine and beer, as well as other alcoholic products with an alcohol content above 1.5%, and products made of precious metals or including these metals, or trade in these products,
- donations returned in any form,
- donations recognised as tax-deductible expenses,
- donations deducted from revenue or income in another tax return (e.g. PIT-28, PIT-36).

You have to document a donation with:

- proof of payment to the donee's payment account or its bank account other than a payment account – in the case of a cash donation,
- proof of the donor's identification data and the value of the donation, along with the donee's representation on its acceptance – in the case of a non-monetary donation.

In the completed tax return, you should indicate the amount (value) of the donation made, the amount (value) of the donation deducted, and the donee's identification data in the respective items.

The amounts you entered will form a basis to generate PIT/O, which will be automatically attached to tax return.

Blood donation.

You are entitled to deduct from your income blood donations by honorary blood donors.

The relief is due in the amount of PLN 130 multiplied by litres of donated blood or its components. You may deduct the amount of a donation actually made, but not more than 6% of the donor's income. This limit includes deductions on account of donations for the purposes of religious worship, public benefit activity, vocational education, and the reconstruction of the Saski Palace, Brühl Palace and tenement houses on Królewska Street in Warsaw.

You may not deduct donations recognised as tax-deductible expenses or deducted from revenue pursuant to the Act on flat-rate income tax on certain revenue earned by natural persons in PIT-37.

You are obliged to document the amount of the donation with a certificate from the organizational unit implementing tasks in the area of blood donation. The certificate should specify the amount of blood or its components donated free of charge.

You should show the value of the donation made, the value of the donation deducted, and the data enabling the identification of the relevant organizational unit that performs tasks in the area of blood collection in the respective items of the completed tax return.

The amounts you entered will form a basis to generate PIT/O, which will be automatically attached to tax return.

Donations for the purpose of the reconstruction of the Saski Palace, Brühl Palace and tenement houses on Królewska Street in Warsaw.

You may also deduct donations for the reconstruction of the Saski Palace, Brühl Palace and tenement houses on Królewska Street in Warsaw implemented by a Special Purpose Vehicle being a company established by the State Treasury.

You may deduct in your tax return the amount of a donation actually made, however no more than 6% of your income.

The 6% limit includes deductions of donations made for the purposes of public benefit activity, religious worship, honorary blood donation, vocational education, and the reconstruction of the Saski Palace, Brühl Palace and tenement houses on Królewska Street in Warsaw.

In the completed tax return, you should indicate the amount (value) of the donation made, the amount (value) of the donation deducted, and the donee's identification data in the respective items.

The amounts you entered will form a basis to generate PIT/O, which will be automatically attached to tax return.

Donations under other acts.

Donations under other acts may also be deducted from the tax base i.e. the donations to charity and care activities carried out by church. If you made such donation – under the acts governing the relation of the state to particular churches, e.g. the Act of 17 May 1989 on the relation of the State to the Catholic Church in the Republic of Poland – you may deduct it in full.

You may only deduct donations whose amount you are able to document with:

- proof of payment to the donee's payment account or its bank account other than a payment account – in the case of a cash donation,
- document indicating the donor's identification details and the value of the donation, along with the donee's representation on its acceptance – in the case of a non-monetary donation.

Remember also that in the case of these donations you should also receive from the donee the report on the allocation of the donation within two years of the donation receipt.

The amounts you entered will form a basis to generate PIT/O, which will be automatically attached to tax return.

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 names and surnames of all co-holders of the account. You may indicate an account your spouse is the holder (co-holder) only if you are submitting a joint tax return. The indicated account updates the account previously reported to the tax office.

If you have a valid Large Family Card (KRD), notify this fact in the submitted tax return. This information allows you to obtain an accelerated tax refund. Remember that this option is only available if you submit your tax return in electronic form.

You may also provide your phone number or e-mail address in tax return. This enables the tax office contacting you easily on your submitted tax return. Providing this information is however not obligatory. Do not do this, if you don't want to.

Residence certificate.

Residence certificate proving your place of residence for tax purposes.

It is your duty to submit a residence certificate, if you have a place of residence for tax purposes in a Member State of the European Union or a country of the European Economic Area other than Poland or in the Swiss Confederation, and pursuant to Article 45(7a) of the Act you have chosen the taxation method provided for income earned by spouses or single parents, or wish to have revenue specified in Article 29(1) of the Act taxed on general terms using the tax scale.

Since the Your e-PIT service provides no option to attach any external attachments, send the residence certificate using a separate channel (e.g. as an attachment to a notice in e-Tax Office).

Automatic acceptance.

If you do not submit PIT-37 or PIT-36 tax return by 30 April 2025, your settlement in the service will be automatically accepted in the version completed by the National Revenue Administration (KAS), unless at least one of the following circumstances occurs:

- there is no information from the tax remitter in the system of the National Revenue Administration (KAS) or the available information is incorrect;
- you earned only revenue that is fully exempt (youth relief, return relief, relief for families 4+, relief for working seniors);
- you conducted registered business activity taxed on general terms (including a suspended activity);
- you ran special branches of agricultural production;
- you earned revenue from a foreign old-age pension;
- you were a minor until the date of automatic acceptance;
- your income has been settled by the pension authority using the PIT-40A form.

