Living and working conditions in Poland

September 2013
Ladies and Gentlemen,

It is our pleasure to present you with the brochure under the title: “Living and Working Conditions in Poland”.

This brochure was drawn up by the Department of Labour Market of the Ministry of Labour and Social Policy.

Provision of information on living and working conditions in Poland represents one of the EURES services provided to foreigners – citizens of the European Union, European Economic Area and Switzerland, hereinafter referred to as an “EU citizen”.

EURES is an international cooperation network of Public Employment Services and their partners on labour markets, and it is aimed at providing support for labour mobility on the European labour market.

In the brochure you will find information useful to EU citizens who plan on coming to Poland, including the details on the right of residence, taking up a job, recognition of professional qualifications, establishment of one’s own business, social insurance and living conditions in Poland.

The information presents legal situation in force as from September 2013. It pertains to citizens of Austria, Belgium, Bulgaria, Croatia, Cyprus, the Czech Republic, Denmark, Estonia, Finland, France, Greece, Spain, the Netherlands, Ireland, Lithuania, Luxembourg, Latvia, Malta, Germany, Portugal, Romania, Slovakia, Slovenia, Sweden, Hungary, Great Britain, Italy as well as Iceland, Liechtenstein, Norway and Switzerland.

Digital versions of the present brochure are updated periodically and published on the Polish EURES website http://www.eures.praca.gov.pl.

We hope that the information included herein will be useful in conscious decision-taking concerning the arrival in Poland for residence and work.

Ministry of Labour and Social Policy
Department of Labour Market
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# General information about Poland

## Poland
Full name The Republic of Poland (RP)

## Official language
Polish

## Capital city
Warsaw

## Major cities
Łódź, Kraków, Wrocław, Poznań, Gdańsk, Szczecin, Bydgoszcz, Katowice, Lublin

## Political system
Parliamentary democracy. The legislative power is exercised by a two-chamber parliament (Sejm – 460 members of the parliament, Senat – 100 senators), executive power by the Council of Ministers and the President, and the judicial power by impartial courts of law.

## Administrative division

## Geographical location
Poland is located in Central Europe on the Baltic Sea. It borders Russia, Lithuania, Belarus and Ukraine to the east, Slovakia and the Czech Republic to the south and Germany to the west.

## Area
312,683 thousand km²

## Population
ca. 38 million

## Climate
Moderate. Average temperature in summer oscillates between 16.5°C and 20°C and in the winter between -6°C and 0°C. The hottest month – July. The coldest month – January.

## Religions
Catholicism – 95%, Orthodox Church – 1.5%, Protestantism – 1% and others.

## Ethnic groups
Poland is almost entirely an ethnically homogenous country. Poles represent ca. 97% of the population. The largest national minorities: Germans, Ukrainians and Belarusians.

## Central bank
Narodowy Bank Polski – Polish National Bank, established in Warsaw, at Świętokrzyska 11/12

## Currency
The average Euro exchange rate for 2012 according to Narodowy Bank Polski is 4.185, and the value of the Polish zloty is ca. 0.24 euro.

## Emergency and information phone numbers
997 – Police, 998 – Fire Brigade, 999 – Rescue Service, General Emergency Phone Number – 112 (calls are free of charge)

## Holidays

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A stay in Poland

Entry into the territory of Poland

A European Union (EU) citizen may enter the territory of Poland on the basis of a valid travel document or another document that certifies his or her identity and citizenship. A family member of an EU citizen who does not have an EU citizenship may enter the territory of Poland on the basis of a valid travel document and a visa, if required. An application for a visa is to be submitted to a consul or a chief of a Border Guard post.

Family members of an EU citizen include:
- a spouse,
- a direct descendant of an EU citizen or his/her spouse (a direct descendant: a child), of the age of up to 21 or as a dependent of an EU citizen or his/her spouse,
- a direct ascendant of an EU citizen or his/her spouse (direct ancestor: a father or mother) who is a dependent of an EU citizen or his/her spouse.

Acquiring the right of residence in Poland

1. A stay in Poland up to 3 months

An EU citizen and a family member who is not an EU citizen may stay within the territory of Poland for up to 3 months without the necessity to register their stay. During such a period, an EU citizen is obliged to have a valid travel document or another valid document that certifies their identity or citizenship. A family member who is not an EU citizen is obliged to have a valid travel document and a visa, if required.

2. A stay in Poland for over 3 months

An EU citizen may stay in Poland for a period longer than 3 months, provided that:
1) he/she is an employee or a self-employed person within Poland’s territory,
2) He/she is covered by the public health insurance or is entitled to use healthcare benefits on the basis of the regulations on coordination of social security systems and has sufficient funds for his/her maintenance and the maintenance of his/her family members in Poland, so that they are not a burden for the social assistance,
3) he/she studies or attends a vocational training and is covered by the public health insurance or is entitled to use...

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1 You will find more detailed information in the Act of 14 July 2006 on entering the Republic of Poland’s territory, the stay and departure of EU citizens and members of their families, Dz.U. of 2006 r. No 144, item 1043 as amended.

2 For the purpose of this brochure the abbreviation EU will refer to the European Union Member State countries such as, Norway, Iceland, Liechtenstein and Switzerland.
healthcare benefits on the basis of the regulations on coordination of social security systems and has sufficient funds for his/her maintenance and the maintenance of his/her family members in Poland, so that they are not a burden for the social assistance, 
4) he/she is a spouse of a Polish citizen.

EU citizens should have sufficient funds for their maintenance and the maintenance of their family members within the territory of Poland so that they are not a burden for the social assistance. The key documents that certify that EU citizens have sufficient funds for their maintenance and the maintenance of their family members so that they are not a burden for the social assistance may be:
1) a credit card,
2) a certificate confirming that they have sufficient funds with a bank or another financial institution, confirmed by means of a stamp and signature of an authorised employee of such a bank or financial institution, issued no later than a month before the submission of an application for registration of a stay.

3. Obligation to register a stay

**IMPORTANT!**

Should a stay within the territory of Poland last longer than 3 months, EU citizens are obliged to register their stay, and a family member who is not an EU citizen is obliged to obtain a residence card for an EU citizen’s family member.

An application for registration or issue of residence card for an EU citizen’s family member should be submitted in person to a Voivode competent for the place of stay. A valid travel document or another document that certifies their identity and citizenship (in the case of EU citizens) or a travel document (in the case of an EU citizen’s family member) should be presented at the office. An application for registration of stay of an EU citizen shall be accompanied accordingly:
1) in the case of employees:
   a) by a written declaration of an employer or another entity about the intention to assign him/her performance of work,
   b) by a declaration that work is being performed,
2) in the case of self-employed persons:
   a) by a declaration in writing about registration in the National Court Register (Krajowy Rejestr Sądowy),
b) by a written declaration about registration in the Central Register and Information on Economic Activity,
c) by other evidence that certifies that an European Union citizen is a self-employed person within the territory of the Republic of Poland,
3) in the case of students or persons attending vocational training:
   a) by a certificate from an university confirming that they have been enrolled for studies or a referral to vocational training,
   b) by a document that certifies that they are covered by health insurance or have the right to use healthcare benefits on the basis of regulations on coordination of social security systems,
   c) by a declaration in writing that they have sufficient funds for their maintenance and the maintenance of their family members so that they are not a burden for the social assistance,
4) in the case of a Polish citizen’s spouse: by a document that certifies that marriage was indeed formalised with a Polish citizen,
5) in other cases:
   a) by a document that certifies that they are covered by health insurance or have the right to use healthcare benefits on the basis of regulations on coordination of social security systems,
   b) by evidence that certifies that they have sufficient funds for their maintenance and the maintenance of their family members so that they are not a burden for the social assistance.
An application for a residence card for an EU citizen’s family member shall be accompanied accordingly:

1) by a certificate that confirms that an EU citizen’s stay was registered and that it was issued to the EU citizen with whom the family member resides within the territory of Poland,
2) by 5 up-to-date photos,
3) by a document that certifies that marriage was contracted with an EU citizen (a spouse),
4) by a document that certifies that there are family ties and by a document that confirms the age or confirms that they are a dependent person of an EU citizen or his/her spouse (descendants),
5) by a document that certifies that there are family ties and by a document that confirms that they are a dependent person of an EU citizen (ascendants),

4. A right of permanent residence in Poland

IMPORTANT!

When 5 years of uninterrupted stay within the territory of Poland have lapsed, an EU citizen shall be granted a right of permanent residence.

A family member who is not an EU citizen shall be granted a right of permanent residence when 5 years of uninterrupted stay within the territory of Poland with an EU citizen have lapsed.

A stay is considered uninterrupted when the person in question has not left Poland for longer than 6 months per year (altogether). However a stay outside Poland can be longer due to military service or an important personal situation, especially: pregnancy or delivery, diseases,
studies, vocational training, secondment, provided that the period does not exceed 12 consecutive months.

Upon request by an EU citizen who was granted a right of permanent residence, a document that certifies their right of permanent residence is issued for him/her. A family member who is not an EU citizen and was granted the right of permanent residence is obliged to obtain a permanent residence card for an EU citizen’s family member.

An application for issue of the above-mentioned documents should be submitted in person to a Voivode responsible for deciding on the EU citizen’s place of stay. The application for a document that certifies the right of permanent residence or a permanent residence card for an EU citizen’s family member shall be accompanied by 5 up-to-date photographs meeting the specified requirements, and a valid travel document should be presented as well. EU citizens may produce another document that certifies their identity and citizenship.

5. Refusal to register a stay or issue a residence card for an EU citizen’s family member and a document that certifies the right of permanent residence or a permanent residence card for an EU citizen’s family member

A Voivode issues a decision to refuse it when:
1) the conditions for stay or permanent stay specified in the regulations have not been met; or
2) the stay of the person in question poses a threat to state defence or safety or public order and safety; or
3) marriage contracted with an EU citizen was an ostensible marriage.

A Voivode is the authority responsible also in the case of: cancelling the registration of stay; replacement or issue of a new certificate confirming that an EU citizen’s stay was registered; issue, replacement or invalidation of a residence card for an EU citizen’s family member and in matters concerning the issue, replacement or invalidation of a document that certifies the permanent residence stay or the permanent residence card for an EU citizen’s family member.

Decisions of a Voivode may be appealed against to the Head of the Office for Foreigners:

Addresses of Voivodeship Office departments that are competent for the foreigners’ matters and receive applications can be found on the website of the Office for Foreigners:

http://www.udsc.gov.pl,
under the tab “Cooperating Institutions”.

More information at:
http://www.udsc.gov.pl
Office for Foreigners
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Obligation to register
An EU citizen and their family member who resides outside the hotel facility or the facility providing accommodation because of work, education, treatment or recreation shall be obliged to register with a City Hall or gmina office with territorial jurisdiction for temporary stay no later than before the lapse of the fourth day, counting from the moment when the boundary of the Republic of Poland was crossed.

FEES:
A certificate of registration of an EU citizen’s stay, a document that certifies the right of permanent residence of an EU citizen a residence / permanent residence card for an EU citizen’s family member are issued free of charge.

Renting a flat
Flats to rent can be looked for:
• on one’s own – by asking friends and acquaintances, by reading advertisements in newspapers and on websites, by publishing one’s own advertisements in newspapers and at websites or by hanging such advertisements in the whereabouts of the place one wants to live in,
• with the assistance of a real estate broker – a real estate broker is a natural person who has a professional licence in this field and is entered in the central register of a real estate brokers.

When choosing the assistance of a real estate broker, one should previously check whether they have a licence in this field and whether they have third party liability insurance for the damage inflicted in relation to performance of brokerage. The Minister of Transport, Construction and Maritime Economy awards professional licences in the field of real estate brokerage and examines complaints against real estate brokers. On the website of the Ministry of Transport, Construction and Maritime Economy there is an excerpt from the register of real estate brokers, and one can always check whether a given person has the professional licence or not. (http://www.transport.gov.pl (tab: „Budownictwo, lokalne planowanie i zagospodarowanie przestrzenne i mieszkalnictwo” next: „Gospodarka nieruchomościami” and tab “Rejestry”). Any activities carried out by a real estate broker should be done only after a real estate brokerage agreement has been signed. A brokerage agreement should include information on which specific professional activities will be carried out by the broker and what is the payment to be made for that activities. The agreement shall also indicate the broker who is professionally responsible for its execution, the number of their professional licence and a declaration about their third liability insurance for the damage inflicted in relation to performance of brokerage activities. A brokerage agreement shall be null and void unless made in writing. A brokerage service involves payment (usually 50 to 100% of the amount set by the agreement, of the monthly rent for lease),

A flat rental agreement can be entered into for a definite or indefinite time. A rental agreement can be terminated by an owner due to reasons specified under the provisions of an act of law. Prior to entering into an agreement, an owner might demand that the tenant pay a returnable deposit. The deposit is a collateral to cover liabilities on the account of flat rental and all financial dues for flat rentintal (it must not
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exceed an amount that is twelve times higher than a monthly rent). The deposit is returnable within a month after leaving the flat after deduction of tenant’s liabilities on the account of flat rental. The amount of rent for a flat depends on the city/town, the standard and the number of square metres of a given flat. The flats in Warsaw and other major cities are the most expensive ones – with rent in such cities ranging:

- from PLN 900 to PLN 2100 (ca. EUR 215–500) in the case of a one-room flat,
- from PLN 1,100 to PLN 2,500 (ca. EUR 260–600) in the case of a two-room flat,
- from PLN 1,500 to PLN 3,000 (ca. EUR 360–720) in the case of a three-room flat.

Major differences in the rent within the same category of flats result from the distances of their location from city centres. The above-mentioned rates do not include the charges for utilities. Payments for gas, electricity, heating and water are usually not included in the rent.


http://www.transport.gov.pl
Ministry of Transport, Construction and Maritime Economy

http://www.oferty.net/agencje
list of real estate agencies broken down by voivodeships

Purchase of a real estate property

IMPORTANT!

An EU citizen is not obliged to apply for a permit from the Interior Minister when planning to purchase a separate flat or commercial premises, e.g. a garage or land property that has no agricultural or forest function.

Since 1 May 2009, foreigners from the European Union do not have to produce a permit to purchase a “second home”, i.e. a land property intended for housing development or for recreational purposes that will not be a place of permanent residence of a foreigner. Foreigners from the EU are currently obliged to produce a permit to purchase real estate in Poland solely when purchasing agricultural and forest properties.

For purchasing of any kind of property the Polish Civil Code demands an agreement concluded in the form of a notarial act. Flat or house sale advertisements can be looked for in newspapers, on websites and at real estate agencies. When using the assistance of a real estate broker, one should previously verify whether they have a professional licence, whether they have a third party liability insurance and whether they have a power of attorney to represent the real estate agency and to sign agreements. A commission amounting to ca. 2–3% of the flat price is payable for the use of real estate agency services (more on real estate brokerage can be found in Chapter: “Renting a flat”).

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3 Purchase of a real estate property in Poland is regulated by the Act of 24 March 1920 on the Acquisition of Real Estate by Foreigners (Dz.U. of 2004, No. 167, item 1758, as amended).
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A permit of the Interior Minister to purchase a real estate property is necessary when purchasing an agricultural or forest property (for a period of 12 years from the day of Poland’s accession into the European Union, i.e. as of 1 May 2016). To that end one should submit an application to the Minister of Interior for the issue of a permit to purchase a real estate property. The permit is issued, provided that:

1) purchase of the real estate property does not cause threat to state defence or safety or public order and safety and it is not contradicted by the social policy and social health reasons,

2) an EU citizen will prove that there are circumstances that confirm their ties to Poland.

An application for the issue of a permit to purchase a real estate property should be submitted to the Minister of Interior to the address: Ministerstwo Spraw Wewnętrznych, Departament Zezwoleń i Koncesji ul. Rakowiecka 2 a, 02-591 Warszawa.

More information at:
http://www.msw.gov.pl
Ministry of Interior
more detailed information on purchasing property in Poland

**Driving licence**

A driving licence issued in the EU Member States remains valid within the territory of Poland. In order to obtain a Polish driving licence, an EU citizen should:

1) reach the minimum age required for driving vehicles of a given category,

2) obtain a medical certificate confirming the absence of health impediments to drive a vehicle and a psychologist certificate confirming absence of psychological impediments to drive a vehicle, if necessary,

3) complete a training required for a given category,

4) pass a state examination required for a given category with positive results,

5) reside within the territory of Poland for at least 185 days in each calendar year because of their personal or professional ties, or they should present a certificate confirming that they have been studying in Poland for at least 6 months.

**IMPORTANT!**

In order to obtain a Polish driving licence, an EU citizen should reach the age required for a given category: 14 years old – AM; 16 years old – A1, B1, T; 18 years old – A2, B, B+E, C1, C1+E; 20 years old – A if a given person has had a category A2 driving licence for at least 2 years; A2; 21 years old – C, C+E, D1, D1+E subject to regulations pertaining to the minimal age to drive for the representatives of uniformed services and persons with pre-qualification, 24 years old – A if a given person has not had a category A2 driving licence for at least 2 years; D, D+E subject to regulations pertaining to the minimal age to drive for the representatives of uniformed services and persons with pre-qualification.

A driving licence must not be issued to a person:

1) in the case of whom a medical examination revealed active form of addiction
to alcohol or a substance with similar effects as alcohol,

2) on whom a prohibition was imposed by way of a final judgement prohibiting driving motor vehicles – within the period of such a prohibition,

3) for whom a permission for driving vehicles was revoked or a driving licence was confiscated – within the period of such a decision,

4) who has a document confirming the right to drive a motor vehicle,

5) who acquired a driving license while abroad, which was then confiscated or for whom the right to drive vehicles was revoked – within the period of confiscation of a driving licence or the period of prohibition,

6) whose driving license was exchanged due to implementation of monitoring vehicle drivers as described in the Act on vehicle drivers.

The available driving licence categories are uniform for the territory of the entire European Union.

More information at:
http://www.transport.gov.pl
Ministry of Transport, Construction and Maritime Economy, tab Road transport
http://www.krbrd.gov.pl
The National Road Safety Council.

**Capital and payment flow**

**IMPORTANT !**

Pursuant to Article 63 of the Treaty on the Functioning of the European Union, Poland does not impose any limitations in the capital flow of payments between the EU Member States.

The EU citizens are allowed in Poland to carry out any financial transactions consisting, inter alia, in opening of bank accounts and taking loans from financial institutions that have a registered office in Poland. The EU citizens are also free to transfer abroad the funds transferred to Poland and the income earned in Poland.

In particular cases and in accordance with EU law, such transactions and operations may be accompanied by control procedures aimed at implementing preventive actions for combating money laundering and financing terrorist organisations. They consist in the identification of clients and registration of transactions. Also the import to Poland and export from Poland of cash amounting to EUR 10,000 or more, and gold and platinum in the form of foreign exchange (bars, coins, half-products) no matter the amount, is subjected to control aimed at counteracting the aforementioned negative situations. Such funds and foreign exchange should be reported in writing to **Polish customs duty bodies and Border Guard bodies** when entering or leaving Poland. However, the obligation to report such funds and foreign exchange does not apply to the situation when crossing the boundary of Poland on another Schengen country.

More information at:
http://www.mf.gov.pl
Ministry of Finance

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How to find a job in Poland?

In Poland there are many ways of seeking employment. One of them is submitting a CV and a cover letter to the chosen employer. Another method of job seeking is browsing through websites with enlisted job offers. There is also the possibility of going through job placement:

- **Public Employment Services**
  – poviat labour offices have job offers, published online in a central job offers database on the www.psz.praca.gov.pl website. In order to benefit from the job seeking assistance and other forms of assistance and forms of vocational activation, a person has to register in the labour office as a **jobseeker** or the **unemployed**. Registration can be done directly in the poviat labour office or via the Internet. A person applying for registration as unemployed or jobseeker must, during registration, provide the officer of a poviat labour office with the access to the following documents:
    1) the identity card or another identification document,
    2) a diploma, school graduation certificate, school certificates or a certificate of completion of a course or training,
    3) employment certificates and other documents necessary for establishing the rights of a given person,
    4) documents stating contraindications for performing specified types of work, if a given person holds such documents.

- **employment agency**
  All non-public employment agencies should be entered in the register of entities that operate employment agencies, which is confirmed by a **certificate issued by the marshal of a voivodeship**. A list of agencies can be found on the website www.kraz.praca.gov.pl or on the informational website of labour offices: www.psz.praca.gov.pl in a tab: „Register of Employment Agencies” (Rejestr agencji zatrudnienia). This list is also available at the poviat labour office, voivodeship labour office or at the Information and Career Planning Centres.

An employment agency **must not charge any fees** (except for the actual costs associated with the referral to work abroad) from the people who are

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6 The procedure of registration of the unemployed and job-seekers includes the Ordinance of the Minister of Labour and Social Policy of 12 November 2012 on the registration of the unemployed and job-seekers (Dz.U. of 2012, item 1299).
seeking for employment or from those for whom they provide assistance in choosing the right occupation and place of employment.

- **newspapers with job advertisements**
  Most daily newspapers, both the nationwide and local ones, have special sections with job offers. Most advertisements can be found in the Monday edition of "Gazeta Wyborcza" in the "Praca" insert and in the insert "Moja Kariera" in "Rzeczpospolita" that is published on Wednesdays.

- **websites with job advertisements**
  The allow for finding particular job offers and placing a CV. The list of Internet addresses below is not comprehensive, these are just some of the examples of websites for jobseekers. They are mostly run by private operators. This is in no way a recommendation of a given website’s owner by the Ministry of Labour and Social Policy, but only an example illustrating the vast possibilities of the online job seeking.

Examples of such websites:
- http://www.praca.interia.pl,
- http://praca.gazeta.pl,
- http://www.pracuj.pl,
- http://www.praca.wp.pl,
- http://praca.onet.pl,
- http://www.jobs.pl,
- http://jobpilot.pl,
- http://www.cvonline.pl,
- http://www.jobcenter.com.pl,
- http://www.monsterpolska.pl,

More information at:
- www.praca.gov.pl
- e-service of Public Employment Services,
- http://www.psz.praca.gov.pl
- information service of Public Employment Services,
- http://www.zielonalinia.gov.pl
- Information and Consultation Centre of Employment Services,
- http://www.eures.praca.gov.pl
- information website of Polish EURES services,
- www.kraz.praca.gov.pl
- the register of entities that operate employment agencies,
- www.mbp.ohp.pl
- job offers published by Voluntary Labour Corps.

**How to compose a CV and a cover letter?**

A CV should include the following information:
- personal data (name, surname, address of residence, telephone number, e-mail),
- education,
- professional experience,
- additional professional qualifications,
- other skills.

Under the CV text there should be the following clause (signed by hand): I hereby certify that I give consent for my personal data included in the job offer to be stored and processed for the purposes of recruitment (under the Personal Data Protection Act of 29 August 1997).

The CV should be concise as much as possible – it should not be longer than one page (max 2) of white A4 paper.

A cover letter is a brief text that should justify the choice of a given job offer. It may be more personal than a CV. It should not be longer than one page of a white A4 paper. It should be signed by hand.
Having got acquainted with the CVs and cover letters of job candidates, the employer invites selected persons for a job interview.

Model CVs and cover letters can be found at the information website of the employment services http://www.psz.praca.gov.pl under tab „Jak przygotować się do rozmowy?” (How to prepare for an interview?). On the website of the Information and Consultation Centre of the EmploymentServices http://www.zielonalinia.gov.pl under tab ”Work”, one can also find practical advice on how to write a CV and cover letter.

**Agreements that form the basis for practicing a profession in Poland**

**IMPORTANT !**

On 17 January 2007, the Ordinance of the Minister of Labour and Social Policy of 10 January 2007 repealing the Ordinance on scope of limitations in the field of practicing a profession by foreigners within the territory of Poland (Dz.U. No. 7, item 54) was promulgated. This Ordinance abolished the obligation to have a work permit for foreigners in relation to whom transition periods were applied (under international agreements).

In practice, on 17 January 2007, the new rights to practice a profession without a work permit were granted to the citizens of: Austria, Belgium, Denmark, France, the Netherlands, Liechtenstein, Luxembourg, Germany, Norway and Switzerland. The citizens of other EU Member States were granted such rights earlier – pursuant to the Treaty-based principle of mutuality.

This means that all:

1) citizens of the European Union Member States,

2) citizens of the European Economic Area countries not belonging to the European Union and

3) citizens of countries that are not parties to the agreement on the European Economic Area, but who may enjoy the freedom of movement of persons based on the agreements entered into by such countries with the European Community and its Member States may take up a job in Poland without the necessity of previously obtaining a work permit.

The citizens of Bulgaria and Romania may take up a job in Poland without limitations since 1 January 2007, and the citizens of Croatia since 1 July 2013, i.e. from the accession of these countries to the European Union. The provisions of the Act of 20 April 2004 on promotion of employment and labour market institutions (Dz.U. of 2013, No. 99, item 674, as amended) apply to the citizens of Bulgaria, Romania and Croatia, and they provide for that the European Union citizens are exempt from the obligation to have a work permit.

1. Employment contract

The primary form of employment in Poland is represented by an **employment contract**. At the same time, it is the most beneficial contract as far as additional rights
are concerned, meaning the employee entitlements. The matters related to the employment contract are regulated by the Labour Code\(^7\). Another form of employment in Poland is an appointment, nomination, election and an employment contract. There may be other forms of employment if the provision of law provide for it.

When entering into an employment contract with an employer, an EU citizen is, as a rule, subject to Polish labour code regulations.

The Labour Code defines the following types of employment contracts:

- **employment contracts for a probation period** – such a contract can precede any other contract, but it must not be signed for a period longer than three months;
- **employment contracts for a definite period** – it is a long-term contract. The Labour Code restricts the number of such contracts to be entered into with the same employer. Should a fixed-term contract be entered into twice for consecutive periods, then the next contract is to be considered – in terms of legal effects – as an employment of indefinite duration (even if it was officially signed as a fixed-term contract). Such an effect, i.e. conclusion of an open-ended contract, takes place when the break between termination of the previous fixed-term contract and the day of entering into the next fixed-term contract did not exceed one month;
- **employment contract for a specific task**;
- **permanent employment contract**.

Apart from the aforementioned options there are also non-standard forms of employment:

- part-time work – which cannot be the cause for less beneficial conditions of work and pay in comparison to the full-time work of the same or similar type;
- temporary work – the employee is hired on the basis of an employment contract via a temporary work agency to perform temporary work for and under the supervision of another entrepreneur, the so-called user employer; it can be work of a seasonal, periodic and short-term character or work of which timely execution would not be possible, or work performed in replacement for an absent employee of the user employer;
- and teleworking, i.e. work that can be carried out on a regular basis outside the workplace with the involvement of electronic communication means; engaging in such a form of employment is voluntary. The regulations on teleworking guarantee an equal treatment in employment, including the prohibition of discrimination due to engaging in this form of employment or declining to engage in teleworking.

**Entering into an employment contract**

An employee has to be a person at least 18 years old, subject to provision on employing adolescents. Pursuant to the Labour Code, an underage person in this context is a person aged above 16 but not yet 18. It is forbidden, in principle, to employ a person below 16 years old in Poland.

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\(^7\) Dz.U. of 1998, No. 21, item 94, as amended.
An employment contract should be entered into in writing, and it should specify the parties to the contract, the type of the contract, the date of its conclusion and the terms and conditions of employment and the salary, in particular:

- the type of work,
- the place of work to be carried out,
- the salary for the work corresponding to the type of work, with information about the salary components,
- working time,
- the date of work to commence.

If an employment contract has not been entered into in writing, the employer should confirm in writing the arrangements concerning the type of the contract, the parties thereto and the terms and conditions thereof at the latest on the day of starting the work by the employee.

Changes in the terms and conditions of an employment contract
A change in the terms and conditions of an employment contract shall be null and void unless made in writing, and it can be introduced:

- by mutual agreement of the parties (an employer and employee grant consent to a change in the terms and conditions of the contract and define the date when such a change is to enter into force),
- by an employer by way of termination notice that modifies the terms and conditions of work and salary. In such a situation, an employee may:
  - submit a declaration stating that they accept the offered terms and conditions; when the termination notice period has lapsed, they will be bound by the new terms and conditions;
  - submit a declaration stating that they do not accept the offered terms and conditions before half of the termination notice period has lapsed; when the termination notice period has lapsed, the employment contract will be terminated;
  - decide not to submit any declarations, which will mean that they accept the offered terms and conditions; when the termination notice period has lapsed, they will be bound by the new terms and conditions.

Termination of an employment contract
An employment contract can be terminated:

- by mutual agreement of the parties,
- by submission of a declaration of one of the parties by giving a termination notice,
- by submission of a declaration of one of the parties without prior termination notice,
- when the contract duration has expired,
- when the work under the concluded contract has been completed.

Termination of an employment contract by mutual agreement of the parties – under this procedure, the employer and employee grant consent to the termination of an employment contract within the deadlines agreed upon by the parties.

Termination of an employment contract by submitting a termination notice – an employment contract is terminated by em-
ployee’s or employer’s submitting a declaration in writing with a prior termination notice period.

Termination notice period for a permanent employment contract depends on the employment period at a given employer. Termination notice period is accordingly: two weeks if an employee was employed for less than six months; one month if an employee was employed for at least six months; and three months if an employee was employed for at least three years. In case of terminal contracts for a period longer than six months, the parties can agree to terminate it earlier with a two-week termination notice.

Termination of an employment contract without prior termination notice — an employment contract is terminated by employee’s or employer’s submitting a declaration in writing without prior termination notice.

An employer can terminate an employment contract under this procedure through the fault of the employee in case of:

• if the employee commits a gross infringement of basic obligations,
• employee’s committing a crime within employment contract duration so that it prevents their further employment for the occupied post if the crime is obvious or was confirmed by a final judgement,
• loss of rights through the fault of the employee that are necessary to carry out the work at the occupied post,

or through no fault of the employee:

• in the case of inability of an employee to work due to a long-term illness, in accordance with the provisions of labour law,
• in case of employee’s justified absence at work due to reasons other than a disease for a period longer than one month.

An employee may terminate an employment contract without prior termination notice:

• if a medical certificate confirms that the work carried out by an employee has detrimental impact on their health, and the employer does not transfer them within the deadline specified in the medical certificate to another type of work that is suitable for their health condition and professional qualifications,
• if the employer commits a gross infringement of basic obligations against the employee.

In Poland there are detailed provisions concerning termination of employment contract for reasons not attributable to an employee. They regulate collective and individual redundancies and pertain to employers who employ at least 20 workers.

Working time
The working time must not exceed 8 hours a day and 40 hours in an average working week lasting five days in the accepted settlement period. The working time in a week, including the overtime, must not exceed 48 hours on average within the accepted settlement period. Work on Sundays and holidays is acceptable as indicated in the Labour Code, for example in shift work, in transport and communication, and while performing work necessary due to its social usefulness and everyday needs of the population. The employer is obliged to provide another nonworking day for an employee who works on Sundays.
and public holidays. Such an employee should make use of a nonworking Sunday at least once every four weeks. The night time is eight hours, between 21 PM and 7 AM. An employee working during night time is entitled to an additional pay to the salary for each hour of work during night time.

Work in overtime is the work performed above the standard duration of working time and work performed above the extended daily working time, e.g. in case of the necessity of a rescue operation for the protection of human life or health, the protection of property or the environment, in case of repairs or due to employer’s specific needs. An employee may have a maximum of 150 hours of overtime in a calendar year resulting from extraordinary needs of the employer. Remuneration for working overtime has the form of an additional pay to the salary or a time off from work.

**Salary**

The salary should be agreed upon so as to correspond to the work to be carried out and the skills required when carrying it out and to take into account the amount and quality of provided work.

Conditions for remuneration for work state: the collective labour agreements or sectoral collective labour agreements (entered into by the employees who have trade union organisations operating in their companies), salary rules (at employers who employ at least 20 employees who are not covered by a collective labour agreement or a sectoral collective labour agreement) and employment contracts. Salary is payable for the work that has been carried out. An employee has the right to salary for the time when no work was carried out solely when it is stipulated so by the provisions of law. The payment of the salary for the work is made at least once per month on a fixed day agreed upon in advance. The salary is paid in cash. Payment of a part of a salary in the form other than cash is acceptable only when stipulated so by the provisions of labour law or the collective labour agreement. Salary can be paid in a different form, not directly to the employee, but for example into a bank account – if an employee gives his written consent beforehand or if it is stipulated so in the collective labour agreement.

To protect the salaries, the Polish Labour Code includes a provision stipulating that an employee is not allowed to resign from their remuneration or to transfer it to another person.

**Annual leave**

An employee is entitled to an annual, uninterrupted, paid leave. An employee cannot resign from his right to a leave. The annual leave of a full-time employee in a calendar year is:

- 20 days – if the employee has been employed for less than 10 years,
- 26 days – if the employee has been employed for at least 10 years.

There is a minimum salary in Poland that is guaranteed under the statute. Currently, it amounts to PLN 1,600 gross (as of 1 January 2013) – for a full-time employee.

An employee who takes up work for the first time is granted the right, in the calendar year in which they took up the work, to
holiday leave for each lapsed month of work in an amount of 1/12 of the annual leave to which they are entitled for an entire year of work. An employee acquires the right to successive leaves in each next calendar year. The annual leave for a part-time employee is calculated proportionally to the time of work of such an employee. The employer is obliged to grant leave to an employee in the calendar year, in which a given employee acquired the right to the leave. Unexpended leaves should be taken by the end of the third quarter of the following calendar year. Should the leave stay unexpended until the day of termination of an employment contract, the employee is entitled to a cash equivalent of due vacation. Upon request by an employee, the leave can be divided into several parts. In such a case, at least one part of the leave should last no less than 14 consecutive calendar days.

The employee is entitled to full remuneration for the period of the leave that the employee would receive if they worked during that period.

Other leaves and special leaves
Apart from the annual leave, the Labour Code defines the following types of leaves:
• unpaid leave – granted upon request in writing (this type of leave is not included in the employment period on which employee entitlements depend),
• maternal leave – it is granted to a female employee who has borne a child and is:
  - 20 weeks for one child at one birth,
  - 31 weeks for two children at one birth,
  - 33, 35 or 37 weeks accordingly for three, four, five or more children at one birth.

A female employee also has the right to additional maternal leave that is granted upon her request directly at the end of maternal leave and is:
• up to 6 weeks – for one child at one birth,
• up to 8 weeks – for more than one child at one birth.

A part of the maternal leave can be used by a male employee – father who brings up the child.

Maternity benefit equalling 100% of the salary is granted for the period of the maternity leave.

• parental leave – directly after the additional maternal leave an employee is entitled to 26 weeks of parental leave, regardless of the number of children at one birth. Parental leave is granted at employee’s written request. Both parents can benefit from the parental leave, however the total period of the leave cannot exceed 26 weeks; it can be used in full or be divided into consecutive parts, but not more than three and not shorter than eight weeks each. Parental leave is a paid leave during which a maternity benefit is paid equalling 80% or 60%, depending on the chosen clearance of payment;
• paternal leave – it is granted to a male employee – the father who brings up
the child, upon his request, before the child reaches the age of 12 months, in an amount of 2 weeks. During the paternal leave, a male employee who is the father is entitled to a maternity benefit;

- **child care leave** – it is granted to an employee and totals up to three years for personal care of the child, however, no longer than until the child reaches the age of 4; in order to take advantage of this type of leave, an employee has to have at least a six-month employment period. The leave can be used by a mother or father who are employees; they both may use the parental/child care leave at the same time for a period of three months;

- **training leave** – is granted to an employee who improves his professional qualifications at the employer’s initiative or with the employer’s approval according to the provisions of the Labour Code;

- **special leaves are granted, inter alia, in the case of:**
  - employee’s wedding or birth of their child, death and funeral of the employee’s spouse or their child, father, mother, stepfather or stepmother – two days;
  - wedding of the employee’s child or death and funeral of their sister, brother, mother-in-law, father-in-law, grandmother, grandfather and another person that is dependent on them or under their direct custody – one day.

If a special leave is granted for instance because of a wedding or a funeral of a child, an employee is entitled to a salary that they would receive if they worked.

**IMPORTANT!**

Documented periods of employment of the EU citizens, completed abroad for the foreign employers are included in the periods of employment in Poland under the terms of employee entitlements.

More information at:
- http://www.mpips.gov.pl
- National Labour Inspectorate.

2. **Contract of mandate**

Contract of mandate is a popular form of work performance because of the freedom to formulate the provisions thereof, such as working time or place of work. Contracts of that type are regulated by the Civil Code. A contract of mandate is entered into for a specified or unspecified time. A mandatory undertakes to carry out specified activities for the mandator. It is referred to as an agreement of due diligence; the mandatory does the work "as best as they can". The mandatory carries out the work under the contract of mandate on their own (there is no subordination or work under somebody’s instruction, which is typical for an employment contract), and they can also freely choose the deadline and place to carry out the work on their own (a contract of mandate usually defines only the final deadline for contract execution). A contract of mandate can be terminated by each party. Should a contract of mandate be terminated by a mandator, they should cover the expenses incurred by the mandatory and pay part of the remuneration that corresponds to
the activities carried out so far. Should the contract be terminated by a mandatory, it is them who are obliged to compensate for the damage to be incurred by the manda-
tor on the account of failure to perform the contract.
Because of entering into a contract of mandate, a mandator is subject to the pro-
visions concerning social insurance and taxes.

3. Contract for specific work
A contract for specific work is also entered into for a specified period and it is regulat-
ed by the provisions of the Civil Code. It is an agreement of result: the contracted party undertakes to carry out a specific task, and the contracting party to pay the remuneration specified under the contract.

It should be kept in mind that the use of the contract of mandate or contract for specific work to circumvent the regulations on social insurance and employee entitlements is a crime. Work within fixed hours, with a fixed scope of duties and under the supervision of the em-
ployer might be perceived by control bodies as work done under an employment contract.

Recognition of professional qualifications
rective was implemented in the Polish law by way of the Act of 18 March 2008 on the rules for recognition of professional qualifications acquired in the European Union Member States (Dz.U. No. 63, item 394) and separate regulations for individual sectoral professions: doctor, dental practi-
tioner, nurse, midwife, pharmacist, veterinary surgeon, architect, as well as for legal counsel and solicitor.
The Directive 2005/36/EC aims at ena-
bling each citizen of an EU Member State the recognition of qualifications for per-
foming a regulated profession or self-em-
ployment in a Member State different than the country in which he acquired his voca-
tional qualifications.
Recognition of professional qualifications takes place on the basis of:
• the sectoral system of recognition of qualifications,
• the general system of recognition of qualifications.

1. The sectoral system of recogni-
tion of professional qualifications is
a system for automated recognition of qualifications that covers seven

8 European Free Trade Association, EFTA; Members: Iceland, Liechtenstein, Norway, Switzerland.
regulated professions: doctor (general practitioner and specialist), dental practitioner, pharmacist, nurse, midwife, veterinary surgeon and architect. The fact that a given person has appropriate qualifications specified by the provisions of the Directive (including but not limited to a diploma or professional title – as included in Directive 2005/36/EC) is a sufficient condition to recognise the qualifications and to take up a job.

2. The general system of recognition of professional qualifications is a system of recognition of qualifications for the regulated professions and activities that are not covered by the sectoral system of recognition of professional qualifications. Therefore, they are not recognised automatically, but they are considered individually by relevant competent bodies of the receiving country. Should the disparities in the area of education or in the area of practicing a given profession be significant, a competent body may make the recognition of qualifications conditional on the application of one of the compensation measures, i.e. completion of an adaptation period or to taking an aptitude test, where the decision is in most cases to be taken by the applicant. In addition, the professional experience of the person applying for the recognition of qualifications is also taken into consideration.

An application for recognition of professional qualification complete with relevant appendices should be submitted to the institution indicated as a body competent to recognise the qualifications for practicing of a given regulated profession.

In case when deficiencies are detected in the documentation, a competent body requests the applicant in question to supplement it. The decision on the recognition of professional qualification should be issued within three months of the date when complete case files were delivered; in exceptional cases the deadline can be extended to four months.

In the course of the proceedings on the recognition of professional qualification, a competent body may consult the Ministry of Science and Higher Education or a board of education about the foreign educational attainment of the applicant.

Provisions of cross-border services

The EU citizens who practice a profession or conduct an activity in one of the EU Member States have the right to provide services within the territory of another Member State in the area concerning the profession or activity without the necessity of recognition of professional qualifications. In the case of professions connected with health or public safety, a competent body may verify the professional qualifications of a service provider (prior check)10.

IMPORTANT!

An EU citizen who acquired professional qualifications in one of the EU Member States and would like to practice their profession in Poland should first

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10 The list of regulated professions and activities related to public health and safety is defined in the Ordinance of the Prime Minister of 5 March 2009 concerning the verification of regulated professions for which proceedings can be initiated for recognition of qualifications (Dz.U. of 2009, No. 38, item 302, as amended).
verify whether their profession is a regulated profession in Poland or not (a list can be found on the website of the Ministry of Science and Higher Education: http://www.nauka.gov.pl/szkolnictwo-wyzsze/mobilnosc-akademicka-i-zawodowa/uznawanie-kwalifikacji-zawodowych/

A regulated profession is a profession whose practice depends on whether one has qualifications specified by legal regulations. There are 300 regulated professions in Poland (including specialisations and positions). If a profession is not regulated, there is no need for formal recognition of acquired professional qualifications, and it is the employer that decides whether to employ them or not.

The list of regulated professions and activities, necessary documents to be submitted for recognition of professional qualifications and detailed information about the recognition of professional qualifications are available on the website of the Polish information centre for the recognition of professional qualifications under the address provided below: http://www.nauka.gov.pl/szkolnictwo-wysz-sze/mobilnosc-akademicka-i-zawodowa/uznawanie-kwalifikacji-zawodowych/

Mailing address:
Ministry of Science and Higher Education
ul. Hoża 20
ul. Wspólna 1/3
00-529 Warszawa
Tel.: +48 22 52 92 266,
+48 22 628 67 76
Fax: +48 22 628 35 34

e-mail: kwalifikacje@mnisw.gov.pl
The following types of taxes can be identified in Poland:

1) **direct:**
   - personal income tax (PIT, the Act on flat-rate income tax from some revenues of natural persons),
   - corporate income tax (a 19% CIT rate is applicable in Poland),

2) **indirect:**
   - value-added tax VAT (there are four applicable VAT rates in Poland: 23%, 8%, 5% and 0%),
   - excise duty,
   - gambling and lottery tax,

3) **property:**
   - tax on inheritance and donations,
   - tax on civil law transactions,
   - agricultural tax,
   - forestry tax,
   - property tax,
   - motor vehicles tax.

**Personal Income Tax is obligatory for all persons who obtain income.** Income exempt from tax and income in the case of which tax collection was waived are the exceptions from this principle. At the same time, the persons residing in Poland to whom the principle of full tax liability applies are subject to the obligation to pay tax on the whole income irrespective of the location of the income sources. On the other hand, the persons who do not have a place of residence in Poland are subject to a limited tax obligation. This means that tax in Poland covers only the income obtained within the territory of Poland, e.g. the income from work carried out in Poland on the basis of the labour-based relationship or the employment relationship (irrespective of the place where remuneration is paid), income from business activity operated by an establishment within the territory of Poland.

The above-mentioned tax rules are applicable while respecting the agreements for avoidance of double taxation to which Poland is a party.

The method for calculation of tax on the income depends on the source of revenue from which income was obtained. The tax system provides for the following methods of calculating the tax:

- **progressive tax scale**

  According to the progressive tax scale, tax covers for example the income from employment or self-employment. If they meet the conditions provided for under the law, the tax payers who tax their income according to a progressive tax scale can use joint income taxation of spouses and preferential taxation of income for single parents raising their children;

### The applicable personal income tax rate in 2013

<table>
<thead>
<tr>
<th>Basis for tax calculation in PLN</th>
<th>The tax amounts to</th>
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<tbody>
<tr>
<td><strong>Over</strong></td>
<td></td>
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<tr>
<td>Up to 85,528</td>
<td>18% minus the amount to be deducted from the tax PLN 556.02</td>
</tr>
<tr>
<td>85,528</td>
<td>14,839.02 + 32% of the surplus above PLN 85,528</td>
</tr>
</tbody>
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Taxes

Tax returns for a given year are submitted using a corresponding form by 30 April in the next year to a tax office that is competent for the place of residence of the tax payer on the last day of the fiscal year.

- **19% business income tax**
  Income from a non-agricultural business can also be subject to a 19% tax rate if the tax payer chooses so when submitting a declaration in writing about the choice of such taxation method to a competent tax office head. A tax return for the taxation by means of the 19% tax rate for a given year is to be submitted using an appropriate form to a competent tax office by 30 April of the subsequent year;

- **flat-rate income tax**
  A single 19% tax rate is used for taxation of e.g. wins in lotteries, interest and discount on securities, interest on cash (not connected with the operated business activity) accumulated in the tax payer’s bank account.

Further information:
- http://www.mf.gov.pl
- Ministry of Finance,
- http://www.podatki.pl
- an information website about taxes, maintained by a private organisation,
- http://www.kip.gov.pl
- National Tax information,
- http://www.pit.pl
- web on taxes in Poland.

- **flat-rate taxation forms for business activity**
  Provided that they meet the conditions specified in the Act on flat-rate income tax from some revenues of natural persons, the tax payers also have an option to choose one of the flat-rate taxation forms for the income (revenue) obtained from non-agricultural business activity, i.e.:
  - flat-rate payment on registered revenue: tax return concerning this taxation form is to be submitted using an appropriate form by 31 January of the subsequent year,
  - tax deduction card;

- **single 19% tax rate**
  A single 19% tax rate is used for taxation of certain capital incomes (e.g. from disposal of shares or derivatives against money) the income from which is settled in a separate tax return that is to be submitted within the above-mentioned deadline;
The Polish law offers a broad range of available legal forms that provide an opportunity to choose between individual operation of a business activity, a civil-law partnership, partnerships without legal personality and share-holding companies. The factors that determine the final decision as regards the form include the requirements connected with the initial capital, the scope of liability of shareholders or formalities connected with the establishment of an enterprise. An entrepreneur can start up a business activity on the day of submission of an application for entry in the register of economic activities or after the entry in the register of entrepreneurs was made in the National Court Register. A share-holding company in the process of being formed can engage in economic activity before the entry in the register of entrepreneurs was made.

**IMPORTANT!**

An EU citizen is allowed to operate a business activity in Poland under the same rules as a Polish citizen.

**Individual operation of an economic activity as a natural person**

Operation of an economic activity on the basis of an entry in the register of economic activities applies to the business operated on the basis of one’s own property. In order to operate such an activity, an EU citizen should take the following measures:

**Measure 1** – submission of an application for registration in the Central Register and Information on Economic Activity (CEIDG).

An application for registration in the CEIDG is to be submitted via a digital form, which is available on the CEIDG website: www.ceidg.gov.pl. Such application has to be signed using a digital signature or a signature certified by a trusted profile of a digital platform of public administration services (ePUAP – elektroniczna platforma usług administracji publicznej).

An application can be also submitted via a form at a selected gmina office: either in person or via registered mail (in such case the application has to be signed by the applicant and the signature has to be certified by a notary).

The application for registration in the CEIDG should be accompanied by a declaration about absence of judgements with a prohibition on the operation of an economic activity, a prohibition on practicing
a specific profession and a prohibition on operation of an activity that is connected with upbringing, treatment, education or care of minors. CEIDG makes the entry in the register of economic activities immediately after a signed application was submitted and sends the applicant an acknowledgement of application’s submission to the electronic mail address indicated by them. In case of submitting an application in person, a gmina body shall confirm the delivery of application via an acknowledgement of receipt.

The data from the application for registration in the CEIDG are sent without the involvement of an entrepreneur to a competent tax office, statistical office and Social Insurance Institution or an Agricultural Social Insurance Fund together with information confirming that the registration in CEIDG was made.

An application for registration in CEIDG is, at the same time, an application for the award of a REGON number (National Business Registry Number), an application for the award of a NIP number (Tax Identification Number) and a taxpayer’s statement of contribution to the Social Insurance Institution, as well as a submission of a declaration about the choice a taxation form. A VAT registration application can be attached to the application for registration in CEIDG.

The REGON register is an IT collection of information on Polish economic entities (not only entrepreneurs). It provides general characteristics of the entities operating in Poland, and it is a basis for the establishment of data bases and banks on these entities.

NIP (Tax Identification Number) is a ten-digit code used to identify entities that pay taxes in Poland. Social insurance premiums (for retirement and disability pension insurance, for sickness and accident insurance) and health insurance premiums should be paid each month.

In the application form, one should provide in particular the following data:
- specification of the entrepreneur and their PESEL registration number (ID No.), if any,
- date of birth,
- nationality,
- specification of the entrepreneur’s place of residence and address and – in case
of permanent operation of business outside the place of residence – specification of such place and address of the main establishment as well,
- entrepreneur’s NIP number, if any,
- specification of the activities covered by the operated business (in accordance with the Polish Classification of Activities (PKD),
- indication of the date of launching the economic activity,
- the income tax payment form,
- information on whether community property in the marriage exists or ceased,
- a telephone number and e-mail address, if any.

An application for registration in CEIDG is free of charge. VAT-R statement (declaration of application for registration submitted by the tax payer subject to VAT) is subject to payment (currently PLN 170).

As far as taxation forms are concerned, the following options are available:
- tax deduction card,
- flat-rate payment on registered revenue,
- flat rate tax,
- pursuant to general principles of law.

One should also indicate the type of maintained accounting documentation: ledgers, revenue and expense ledger or other types of accounting records.

**Measure 2 – procurement of the company’s stamp**
The company’s stamp might prove useful when carrying out financial and banking activities. It should contain (at least) the following data: full company name, company’s registered seat and Tax Identification Number (NIP).

**Measure 3 – opening the company’s bank account**
An entrepreneur in Poland is not obliged to have a bank account; neither a personal nor a company’s account. Nonetheless, a bank account is necessary to conduct major financial transactions and facilitates handling of formalities at offices. To open a bank account, one needs – depending on the requirements used by individual banks’ the following:
- identity card,
- certificate of registration in CEIDG in the form of a printout from the CEIDG website,
- sometimes a copy of the certificate of the award of the REGON number (original available for inspection),
- sometimes the company stamp.

Tax office should be notified of the fact that company’s account was opened through the update form CEIDG-1. The addresses of individual tax offices are available on the website: http://www.pit.pl/urzedyskarbowe/

**Measure 4 – reporting the premises where the economic activity is to be operated**
The premises that will constitute the company’s registered office should be reported to the city hall or gmina office for the needs of paying the obligatory property tax.

**Civil-law partnership**
A civil-law partnership has no legal personality; the partnership is not formed by an entrepreneur, but by the partners who register as entrepreneurs in the accounting records of the business activity. In order to register a civil-law partnership, no
capital is required. All partners are jointly and severally liable for the company’s liabilities, without any limitations, with their entire property.

Civil law companies

1) **General partnership** – the basic form of a partnership. Its characteristic feature entails the scope of partners’ liability. They bear subsidiary and unlimited liability for the company’s liabilities. Each partner has the representation right.

2) **Limited liability partnership** – it is intended for the practice of liberal professions listed in the closed catalogue in the Code of Commercial Companies and Partnerships. Partners in the partnership can be constituted by the persons authorised to practice the following professions: solicitor, druggist, architect, civil engineer, auditor, insurance broker, tax consultant, stockbroker, investment adviser, accountant, doctor, dental practitioner, veterinary surgeon, notary, nurse, midwife, legal counsel, patent agent, certified property valuator and sworn translator/interpreter. The provisions on the limited liability partnership conveniently regulate the matters pertaining to liability: a partner in the partnership is not held liable for the company’s liabilities arising from the practice of a liberal profession by other partners in the partnership. Partners of a limited liability partnership can appoint a board of directors.

3) **Limited partnership** – it is intended both for natural and legal persons, and it makes it possible to considerably limit the liability. At least one of the partners – the unlimited partner – bears unlimited responsibility for the company’s liabilities whereas the liability of other partners – the limited partners – is limited to a specified amount, which is referred to as limited partner contribution.

4) **Limited joint-stock partnership** – it is intended for the operation of an economic activity of large size. The regulations require that a minimum contribution of at least PLN 50,000 (ca. EUR 12,600) is made. The scope of liability in a limited joint-stock partnership is regulated the same way as in a limited partnership.

Share-holding companies

1) **Limited liability company** (LLC) – it is a legal person; an LLC can be established both by natural and legal persons. Such a company has unlimited liability for the company’s liabilities. A prerequisite is to make a share capital contribution amounting to at least PLN 5,000 (ca. EUR 1,260). The shareholders, as a rule, bear liability up to the amount of capital. The meeting of shareholders is the highest authority in the company. The company is represented by a board of directors (consisting of at least one shareholder) in accordance with the rules defined in the company’s articles of association. A supervisory board or a board of auditors or both of them can be appointed in a limited liability company.

2) **Joint-stock company** – it is a legal person; such company can be established both by natural and legal persons. A prerequisite is to make a share capital contribution amounting to at least PLN 100,000 (ca. EUR 25,100). The company bears responsibility for
the entity’s liabilities, as a rule, up to the amount of the share capital. The meeting of shareholders is the highest authority in the company. The company is represented by a board of directors (consisting of at least one shareholder) in accordance with the rules defined in the company’s articles of association. A Supervisory Board has to be appointed in a joint-stock company as well.

**Branches and representative offices**

A **branch**, as defined in the regulations on freedom of economic activity, is an organisationally separate and independent part of economic activity, operated by an entrepreneur outside their main registered office. On the other hand, the activities of a **representative** office may cover solely the operation of a business in the area of advertisement and promotion of a foreign entrepreneur. In case of a representative office, an entry in the register of foreign representative offices – which is kept by the Ministry of Economy – is required.

In case of partnerships, share-holding companies and local offices of a foreign entrepreneur, it is required to have an entry in the Register of Entrepreneurs in the National Court Register.

Further information:
- [http://www.ceidg.gov.pl](http://www.ceidg.gov.pl) Central Register and Information on Economic Activity,
- [http://www.mg.gov.pl](http://www.mg.gov.pl) Ministry of Economy,
- [http://www.parp.gov.pl](http://www.parp.gov.pl) Polish Agency for Enterprise Development – supports persons who wish to establish economic activity as well as operating entrepreneurs,
- [http://www.paiz.gov.pl](http://www.paiz.gov.pl) Polish Information and Foreign Investment Agency,
- [http://www.twoja-firma.pl](http://www.twoja-firma.pl) a website for small and medium-sized enterprises, maintained by an entity called Grupa Bankier.pl,
Social security in Poland\textsuperscript{11} includes:

- retirement insurance,
- disability insurance,
- sickness insurance,
- accident security.

An insured is a person who has at least one of types of social security. The act on the social security system introduced compulsory and voluntary insurances, and the possibility to continue insurances.

The following persons are covered by the compulsory pension and disability pension security: employees, with the exception of prosecutors, as well as members of agricultural cooperatives, contractors, persons leading non-agricultural activity, clergymen, members of parliament and senators receiving wages, persons receiving the unemployment benefit, persons on parental leave or collecting maternity allowance. Persons included in the compulsory pension and disability pension security, after cessation of the security, may continue the security voluntarily. Continuation of the security is possible in case a person has no other title to social security.

Sickness insurance is compulsory for persons who are covered by the compulsory pension and disability pension security who are: employees, with the exception of prosecutors, members of agricultural cooperatives and agricultural circle cooperatives, persons who joined the substitute military service.

Persons who have non-agricultural activity, who work on the basis of contract for mandate or an agency contract, who are included in the complimentary pension and disability pension security, may be voluntarily (on personal request) included in the sickness insurance.

Accident insurance is compulsory for persons who are covered by the compulsory pension and disability pension security, for example: employees, contractors, members of agricultural cooperatives, persons who have non-agricultural activity and persons who co-operate with them.

The amount of the pension, disability pension and sickness social insurance contributions is uniform, as follows:

- 19.52\% basic amount of contribution – for the pension security (the contribution payer and the insured pay equal amount of 9.76\%),
- 8\% basic amount of contribution – for the disability pension security (the contribution payer pays 6.5\% and the insured 1.5\%),
- 2.45\% basic amount of contribution – for the sickness insurance (entirely paid by the insured).

Contribution for the accident insurance is varied and amounts to 0.67 – 3.86\% of the basic amount of contribution – depending on the group – type of activity individual payer belongs to, in accordance with the Polish Classification of Activity (Polska Klasyfikacja Działalności, PKD). The accident security premium is entirely covered by the employer.

The Social Insurance Institution (ZUS) is the basic executor of provisions concerning social security. It collects contributions for social security as well as the distribution of benefits (e.g. pension, disability pension, sickness or maternity benefit) in the amount and in accordance with the rules established in the general provisions. ZUS administers the Social Insuran-

\textsuperscript{11} The legal regulations on the social security system in Poland are included in the Act of 13 October 1998 on the social security system (Dz.U. 2009 No. 205, item1585 as amended)
Social security in Poland

Social security in Poland covers the EU citizens on the same basis as Polish citizens.

**IMPORTANT!**

Retirement insurance

Retirement insurance is guarantee of revenue when the professional career is ended and pension age reached. The money for future pensions are collected from monthly contributions from wages.

The reform of the pension system entered into force on 1 January 1999. It introduced a three-pillar system:

- **Pillar I** is governed by the public institution – Social Insurance Institution,
- **Pillar II** is governed by private institutions – open pension funds (OFE). An open pension fund is a legal person whose aim is to collect funds from insurance premiums and invest them on the financial market. Those funds are designated for pensions for the open pension fund’s members when they reach pensionable age.
- **Pillar III**, voluntary, which is to ensure extra benefits for additional premiums, is occupational pension schemes (PPE) and individual retirement accounts (IKE).

The Social Insurance Institution forwards part of the pension insurance premium to the open pension fund selected by the insured person, in the amount of:

- 2.8% of the basis of the assessment of the amount of the pension insurance premium due for the period from 1 January 2013 until 31 December 2013;
- 3.1% of the basis of the assessment of the amount of the pension insurance premium due for the period from 1 January 2014 until 31 December 2014;
- 3.3% of the basis of the assessment of the amount of the pension insurance premium due for the period from 1 January 2015 until 31 December 2016.

The account of the insured person at the Social Insurance Institution includes a sub-account where information is recorded on the valorised amount of paid premiums to Pillar II from the part of the premium not forwarded currently to open pension funds, together with the recovered penal interest for those premiums. The division of the premium between the pension fund which is at the Social Insurance Institution’s disposal and an open pension fund is obligatory for insured persons born after 31 December 1968. Insured persons born after 31 December 1948 and before 1 January 1969 could join a selected open pension fund until 31 December 1999. Persons born before 1 January 1949 could not and still cannot join an open pension fund, their whole premium is forwarded to the Social Insurance Fund.

The pension premium is financed equally by the employer and the insured person, but the whole premium paid to the open pension fund is from the part that is paid by the insured person. The employer is re-
Disability insurance

Disability insurance guarantees cash benefits in case of losing income connected with the risk of disability (inability to work) or death of a breadwinner in a family. In such a situation persons who pay disability insurance premiums are granted disability pension for incapacity for work, which is a substitution for remuneration or income, and in the case of death of an insured breadwinner in a family, the members of their family are granted family pension.

The premium for disability insurance is 8% of the basis of the assessment of the amount of premium, where 6.5% is from the funds of the employer, and 1.5% from the funds of the employee.

1. Disability pension due to incapacity to work

Disability pension for incapacity for work can be granted to an insured person who fulfils all of the following conditions:

- is unable to work,
- has the requires contribution and non-contribution period,
- inability to work, that has started in the periods strictly set out in the Act.

A person who is unable to work is a person who has lost completely or partially the ability to perform gainful employment because of impairment of the body proficiency and does not show promise to regain the ability to perform work after retraining.

A person who is entirely unable to work is a person who has lost the ability to perform any job. A person who is partially unable to work is a person who to a considerable degree lost their ability to perform a job which is consistent with the level of that person’s qualifications.
Inability to work and its level is certified by a board certified occupational medicine physician from the Social Insurance Institution as the first certifying instance. An applicant has the right to raise an objection to the physician’s opinion to the Social Insurance Institution Medical Board – as the second certifying instance.

2. Family pension
Family pension is granted to entitled family members (children, widow, widower, parents) of a person who at the moment of death had the right to pension or disability pension for incapacity for work, or who met the conditions required to be granted one of those benefits. When analysing the right to the family pension, it is assumed that a deceased person was entirely unable to work.

3. Training allowance
Training allowance is granted to a person who fulfils the conditions for granting disability pension for incapacity for work, and with reference to whom retraining was stated as appropriate due to the inability to work in the current profession. It is granted for the period of 6 months. That period can be shortened or lengthened up to 30 months. The amount of training allowance is 75% of the basis of an assessment, and when the inability to work is the result of an accident at work or occupational disease – 100% of the basis of its assessment.

Social security for industrial accidents and occupational diseases
Security for industrial accidents and occupational diseases covers, inter alia, employees, persons who work on the basis of contracts of mandate, and persons carrying out business activity. Benefits for industrial accidents and occupational diseases can be granted to a person who is insured for such cases. These are:

- **sickness benefit** – for an insured person whose inability to work has been caused by an industrial accident or occupational disease,
- **rehabilitation benefit** – is paid after the sickness benefit has finished, if the insured person is still unable to work, and further treatment or rehabilitation give them a chance to regain ability to work,
- **compensating benefit** – is for an insured person who is an employee, whose remuneration was lowered due to permanent or long-term damage to their health,
- **one-time compensation** – for an insured person whose health was damaged permanently or for a long period of time, or for the members of the family of a deceased insured person or a person who collected disability pension,
- **disability pension for an industrial accident or occupational disease** – for an insured person who has become unable to work due to an industrial accident or an occupational disease,
- **training allowance** – is granted to a person with reference to whom retraining was stated as appropriate due to the inability to work in a current profession because of an industrial accident or occupational disease,
- **family pension** – for the family members of a deceased insured person or a person entitled to disability pension for an industrial accident or occupatio-
nal disease and allowance to family pension – for an orphan,
• attendance allowance – for a person who is entitled to pension, considered entirely unable to work and existence on their own, or who is over 75 year of age,
• covering the costs of treatment – in the field of dentistry and preventive vaccination and supply of orthopaedic equipment, within the scope stipulated by the Act\textsuperscript{12}.

The amount of the accident security premium varies from 0.67% to 83.86% of the basis of a premium assessment. The accident security premium is entirely covered by the employer.

**Social security for sickness and maternity**

Persons who are obligatorily insured in case of sickness and maternity are mainly employees. Persons covered by obligatory pension and disability pensions insurance, who, inter alia: work on the basis of an agency agreement or contract of mandate, carry out non-agricultural activity (business activity, authors, artists, freelancers) can also be insured, voluntarily, for sickness and maternity.

The amount of premium for insurance for sickness and maternity is 2.45% of the basis of the premium assessment. The premium is covered from the insured person’s funds.

The following benefits are paid due to insurance in case of sickness and maternity:

\begin{itemize}
  \item **sickness benefit**
  The sickness benefit is granted to an insured person who became ill during the period of sickness security. Generally, the right to the sickness benefit is granted after the so-called waiting period. A person who is obligatorily covered by sickness security, gains the right to the sickness benefit after the period of 30 days of continuous sickness security. A person who is covered by this security voluntarily, gains it after the period of 90 days of continuous sickness security.

  The sickness benefit is granted to an insured person in the amount of 80% of the basis of assessment, and for the period of being hospitalized – in the amount of 70% of the basis of assessment.

  If the inability to work which was caused due to an accident on the way to or from work, started during pregnancy or concerns tissue, cell or organ donors, then the sickness benefit is paid in the amount of 100% of the basis of assessment.
\end{itemize}

\textsuperscript{12} The Act of 30 October 2002 on social insurance in respect of accidents occupational diseases (Dz.U. of 2002, No. 199, item 1673, as amended).
• **rehabilitation benefit**
The rehabilitation benefit is granted to an insured person who can no longer be given the sickness benefit but still is unable to work, and further treatment or rehabilitation give them a chance to be able to work again. The benefit is granted for the period necessary to give them a chance to regain ability to work but not longer than for the period of 12 months.

• **compensating benefit**
The compensating benefit is granted only to insured persons who are employees. That benefit is granted to employees whose remuneration was lowered due to undergoing professional rehabilitation or who was moved to another post due to the state of health.

• **maternity benefit**
Maternity allowance is granted to an insured woman who at the time of sickness security or at the time of a child care leave:
- gives birth to a child,
- takes a child up to 7 years of age for upbringing, and in the case of a child with regard to whom there was a decision about an adjournment of compulsory education – up to 10 years of age, and who started legal proceedings for adoption in the Guardianship Court,
- takes for upbringing, as surrogate parents, except for professional surrogate parents not related to the child, a child up to 7 years of age, and in the case of a child with regard to whom there was a decision about an adjournment of compulsory education – up to 10 years of age.

Provisions concerning the right to maternity allowance in the case of taking a child for upbringing are also to be followed in the case of an insured man.

Maternity allowance is paid during the period of maternity leave – for 20 weeks in the case of giving birth to one child (possibly longer, in the case of giving birth to more than one child at a time – from 31 to maximum 37 weeks) and throughout the period of the additional maternity leave.

Maternity allowance can be also granted to an insured father of a child for the period of 2 weeks as the period of maternity leave which can be granted to an employee-father raising a child.

The amount of maternity allowance is 100% of the basis of the allowance assessment. The basis of the allowance assessment is an average monthly remuneration paid for the period of 12 months before the month in which the right to the allowance is created. Premiums for pension and disability pension insurance are calculated from maternity allowance (Those premiums are financed from the State budget).

• **attendance benefit**
Attendance benefit is awarded to an insured person exempt from work activities because of caring for:
- a healthy child under 8 years of age in case of: an unforeseen closure of day nursery, kindergarten or school the child attends; childbirth or illness of the spouse who usually takes care of the
child, if the childbirth or illness makes it impossible for the spouse to conduct the care; stay of the spouse who usually takes care of the child at a stationery social health care institution.
- ill child until the age of 14,
- other ill member of the family (a spouse, parents, in-laws, grandparents, grandchildren, siblings and children older than 14 years old – if they stay at the same household as the person attending.

Both mother and father have an equal right to the benefit, and the which is paid only to one of the parents – the one who will submit an application for the payment of the benefit for a given period of time.

Attendance allowance is granted for the period of a special leave, when it is necessary to take care:
- not longer than 60 days in a calendar year, over a healthy child who is under 8 or a sick child who is under 14;
- not longer than 14 days in a calendar year, over a sick child who is over 14 or over other sick family member.

The allowance is paid in the amount of 80% of the basis of the allowance assessment.

The bodies which are entitled to decide upon the right for a benefit, examining and assessing the submitted documents are only the Social Insurance Institution’s bodies of proper jurisdiction due to the place of living of a person who is applying for a benefit.

Information concerning taking into account insurance periods abroad for granting pension and disability pension benefits which are coordinated by the Community is provided as a liaison body by: Foreign Pensions Department of ZUS Central (Departament Rent Zagranicznych Centrali ZUS),

Szamocka Street 3, 5, 01-748 Warsaw,
tel.: + 48 022 538 33 01, fax: + 48 022 827 40 09, e-mail: drz@zus.pl.

Further information:
http://www.zus.pl
Social Insurance Institution, tab: Insurances (Baza wiedzy/Ubezpieczenia),
www.mpips.gov.pl
Ministry of Labour and Social Policy,
Act on the social insurance system – Dz.U. of 2009 No. 205, item 1585, as amended,
Act on pensions and disability pensions from the z Social Insurance Fund – Dz.U. of 2009 No 153, item 1227, as amended.
Unemployment is one of the most serious economic and social problems in Poland. Between 1998 and 2002 the unemployment rate successively increased: in 1998 it was 10.6%, and in 2002 almost 20%. That unfavourable trend changed in 2003. The biggest drop in unemployment occurred in 2006, when the unemployment rate fell below 15%, reaching 8.9% in September 2008. This was an effect of the economic boom, which brought more jobs and increased the number of working persons. Due to the economic crisis, the unemployment rate has been showing an upward trend since 2009. In September 2013, the unemployment rate was 13%. In an analogous period of the previous year, the unemployment rate was 12.4%.

One characteristic feature of unemployment in Poland is that it varies among regions; for example, in September 2013 in the Mazowieckie Voivodeship the unemployment rate was 11%, while in the Warmińsko-Mazurskie Voivodeship – 19.5%. Problems with finding a job are experienced by young people, women and the long-term unemployed (for more than a year).

Voivodeship and poviat labour offices, which are the part of the public employment services, are there to help and give advice to the unemployed and jobseekers in finding appropriate employment and to employers in finding appropriate employees. Therefore, labour offices provide a range of services, including: job placement, vocational guidance or active job search assistance. Labour offices also carry out various programmes in support of local or regional labour markets, register the unemployed and jobseekers, pay unemployment benefits, organise trainings in order to give the unemployed greater chances to find a job. The unemployed can take part in various activities which facilitate their professional activation, inter alia, intervention works, internship, on-the-job training, training loans, trainings or support for business activity.

As of 1 May 2004, Polish public employment services became part of the network of European Employment Services – EURES. Labour offices pursue activities within the EURES network, in particular the international job placement services along with consultancy on occupational mobility in the European labour market.

EURES staff in Poland – EURES advisors and assistants in voivodeship offices, and employment agents in poviat labour offices assist EU citizens in finding appropriate employment.

More information at:
http://www.eures.praca.gov.pl
the information service of Polish EURES,
http://www.psz.praca.gov.pl
the information service of public employment services,
http://www.mpips.gov.pl
the Ministry of Labour and Social Policy.

IMPORTANT!

EU citizens may use the services of voivodeship and poviat labour offices on the same terms as the citizens of Poland.
Unemployment benefits

The following conditions must be met to allow for obtaining the unemployment benefit in Poland:

- registration in a poviaw labour office of proper jurisdiction for the place of residence (the list of poviaw labour offices is e.g. on the webpage http://www.psz.praca.gov.pl in the section “Adresy powiatowych urzędów pracy” (Address- es of poviaw labour offices),
- having worked (on the basis of an employment contract, a contract of mandate, business activity, etc.) for a total of at least 365 days in the period of 18 months before the day of registration and receiving during that period income which is at least equivalent to the minimum remuneration, from which premiums for social security and the Labour Fund were paid,
- lack of offers of employment or other paid work subject to social insurance and for which the person being regis- tered has sufficient qualifications or professional experience or may perform them after training or vocational prep- aration of adults,
- lack of offers of internships, vocational preparation of adults, training, intervention works or public works.

The period over which the unemployment benefit may be received depends mainly on the situation in the local labour market:

- 6 months – for the unemployed who, during the period of receiving the benefit, live in a poviaw area if the unemployment rate in that area, as of 30 June of the year preceding the day of achieving the right to the benefit was not higher than 150% of the average national unemployment rate,
- 12 months – for the unemployed who, during the period of receiving the benefit, live in the poviaw area, if the unemployment rate in that area as of 30 June of the year preceding the day of achieving the right to the benefit was higher than 150% of the average national unemployment rate or if the unemployed person is over 50 years old and has at least 20-year period which entitles them for the benefit, or the unemployed person supports at least one child less than 15 years of age, and the unemployed person’s spouse is also unemployed and has lost the right to the benefit since the period of taking it has finished (after the day when the spouse has achieved the right to the benefit).

The amount of the unemployment benefit also depends on the number of years worked and on fulfilling additional conditions:

- basic benefit (100%) in the period of the first three months of having the right to the benefit – PLN 823.60 (ca. EUR 184),
- basic benefit (100%) in the period of subsequent months of having the right to the benefit – PLN 664.70 (ca. EUR 144),
- reduced benefit (80%) in the period of the first three months – PLN 658.90 (ca. EUR 146),
- reduced benefit (80%) in the period of the subsequent months of having the right to the benefit – PLN 517.40 (ca. EUR 115),
- higher benefit (120%) in the period of the first three months – PLN 988.40 (ca. EUR 220),
• higher benefit (120%) in the period of the next months of having the right to the benefit – PLN 776.10 (ca. EUR 172).

IMPORTANT!

The period which is required to achieve the right to the benefit in Poland also includes the periods of employment in other EU Member States.

More information at:
http://www.mpips.gov.pl
the Ministry of Labour and Social Policy,
http://zielonalinia.gov.pl
Employment Services Centre for Information and Consultation,
www.psz.praca.gov.pl
the Ministry of Labour and Social Policy,
www.praca.gov.pl
electronic services of the Public Employment Services.

The possibility to transfer to Poland the unemployment benefit granted in another EU/EEA Member State or Switzerland

A person who has obtained the right to the unemployment benefit in one of the EU/EEA Member States or in Switzerland may transfer that benefit to Poland. The benefit is transferred on the basis of the PD U2 form and allows the unemployed person to search for employment in another EU/EEA Member State or Switzerland, e.g. in Poland, while at the same time receiving the unemployment benefit from the country which has awarded the benefit, for 3 months. In special cases that period may be prolonged upon approval of the competent institution.

An unemployed person who would like to look for a job in Poland and receive the unemployment benefit which is granted to them in another EU Member State or Switzerland should:
• apply to the competent institution of the state which has granted the right to the benefit, for the issuance of the PD U2 form. The application may be lodged with the competent institution after 4 weeks from the date of registration. The period of 4 weeks may be shortened in special cases upon approval from the competent institution, at the request of the unemployed person;
• remain at the disposal of employment services for the period of at least 4 weeks before leaving the country in which they have the right to the benefit;
• after arriving in Poland, register as a person who looks for a job in the poviat labour office of proper jurisdiction for
the place of living in Poland – within up to seven days from the date of leaving the country of the last employment;

• go to the labour office of proper jurisdiction for the place of living in Poland (depending on regional solutions, this may be a poviat labour office or the voivodeship labour office) in order to submit the PD U2 form there. In Poland, the voivodeship labour office of proper jurisdiction for the place of living submits to the proper institution of the country of the last employment the SED U009 document with information that the unemployed person has fulfilled the obligation to register with Polish employment services and that they are under supervision;

• remain at the disposal of the Polish labour office and comply with the conditions specified by legislation as regards unemployed persons.

The unemployment benefit will be paid directly by the proper institution of the country of the last employment to the unemployed person, for example to a bank account. The unemployed person may receive that benefit for a period of three months after leaving the country of the last employment but upon the request of the unemployed person the proper institution which granted the right to the benefit may prolong that period to six months. If the unemployed person does not find a job within that period and still has the right to the benefit, in order not to lose it they should come back to the country of the last employment before the period has finished.
Health services are financed from public funds. The mandatory healthcare contribution in the amount of 9% of the basis of assessment (most frequently income) is transferred by ZUS to the National Health Fund (NFZ); it is subtracted from income tax in the amount of 7.75%, while 1.25% is covered by the insured person. Persons who live in Poland and are not covered by public health insurance at the NFZ may obtain the right to health services by taking advantage of voluntary insurance. Health services financed from public funds include:

- health services to maintain, save, restore and improve health as well as other medical procedures which follow from the treatment process or legal provisions specified by the Minister of Health,
- health services in kind – medicines, medical devices, orthopaedic articles and supplementary resources related to the treatment process – for partial payment, paid on a lump-sum basis or in full,
- health services that accompany treatment – accommodation and alimentation, sanitary transport services in day and 24-hour healthcare institutions.

Health services may be provided both by public and by private entities. They are paid for by the NFZ on the basis of contracts for the provision of health services entered into by the NFZ and the service provider. Those services are free of charge for patients both in public and in private healthcare institutions.

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The right to health services

An EU citizen may receive health services free of charge in Poland if:

- they are covered by health insurance in another EU Member State during a temporary stay in Poland (e.g. for tourism-related purposes, in order to study or while looking for a job in Poland if they receive an unemployment benefit granted in another EU country). An EU citizen may then be treated in Poland and the costs of treatment are covered by the health insurance institution of the country in which they have such insurance. That right, however, only includes receiving services that can be deemed necessary for medical reasons, while taking into account the nature of those services and the prob-

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13 The conditions for providing and the scope of health services financed from public funds are specified in the Act of 27 August 2004 on health services financed from public funds – Dz.U. of 2008 No. 164, item 1027 as amended.
able period of stay in Poland. Nevertheless, before going to Poland one should obtain the European Health Insurance Card;

- **they are covered by Polish health insurance** (obligatorily or voluntarily).

Obligatory health insurance covers the following persons:

- employed on the basis of an employment contract, working pursuant to an agency contract or a contract of mandate, or another contract for the provision of services,
- registered in a poviat labour office as unemployed,
- those who receive pension, certain social assistance benefits or certain family benefits,
- school and university students, PhD students,
- those who carry out business activity.

Obligatory health insurance does not cover persons who work on the basis of a contract for specific work not accompanied by an employment contract with the same entity.

If there is one person insured in a family, then the insurance also covers: the spouse, children (until the age of 18 or – if they study – 26) and parents (if they live together with the insured person), if those persons do not have their own right to obligatory health insurance.

Citizens of other EU Member States who live permanently in Poland and are not covered by obligatory insurance, can pay voluntary premiums in a voivodeship branch of the National Health Fund (NFZ). The right to free healthcare is granted only if services are received from medical facilities which have signed the contract with the National Health Fund.

**Receiving health services**

**Usually the first visit** at a selected medical facility is connected with registering and selecting a **general practitioner**, who is also referred to as the primary care doctor.

For the purposes of registration, it is necessary to verify the right of the patient to health service, which is done by the medical facility. Since 1 January 2013, an electronic system is in operation, i.e. eWUŚ – Electronic Verification of Rights of Beneficiaries (Polish: *Elektroniczna Weryfikacja Uprawnień Świadczeniobiorców*), which makes it possible to immediately check the rights of the patient to health services financed from public funds.

Since 1 January 2013, the right to health services financed from public funds is verified on the basis of the PESEL identification number and an identity document. For example, this may be the ID card, passport, driving licence, and for children subject to compulsory education, until they are 18 years of age – a valid student ID. However, documents which confirm the fact of paying health insurance premiums (this includes, for example, a certificate from the employer (a name-specific monthly report for the insured person, an insurance card or a document from the Social Insurance Company, the so-called pay stub on which premiums are enumerated), still remain valid. If the patient does not hold any written document in proof of the right for health services, they may present a statement on being covered by compulsory health insurance.
The general practitioner carries out basic treatment and – if necessary – gives referral to doctors of other specialties (with health insurance, visits are free of charge). It is not required to have a referral in order to go to the following specialists: gynaecologist and obstetrician, dentist (in the field of dental treatment only few services and benefits are covered from the National Health Fund), dermatologist, venerologist, oncologist, optician and psychiatrist, and also in case of an accident, injury, poisoning or other sudden risk for health.

The referral is necessary in the case of receiving hospital services (it is not necessary in case of an accident, injury, poisoning or another sudden risk for health). Treatment, examination and medicines while being in hospital are provided free of charge.

Medicines are available in pharmacies, generally on the basis of a prescription given by a doctor:
- after paying a lump-sum or
- after paying 30% or 50% of the medicine’s price; or
- for the full price – in the case of medicines which are not on the list of reimbursed drugs.

More information at:
- http://www.nfz.gov.pl/ue
- National Health Fund
- http://www.mz.gov.pl
- Ministry of Health
- The Act on health services financed from public funds – Dz.U. of 2008 No 164, item 1027 as amended.
Income and costs of living

Currently, the minimum remuneration laid down in the legislation for a full-time employee in Poland amounts to PLN 1,600 gross (ca. EUR 382) – as of January 2013. In 2012, the average monthly gross remuneration in the enterprise sector amounted to PLN 3,722.28 (ca. EUR 901).

The costs of living in Poland vary, the highest are in Warsaw and other big cities. Examples of estimated prices of basic products in Warsaw:

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</tbody>
</table>
| cinema ticket    | 18–26  | 4.3–6.5
| theatre ticket   | 50–150 | 12–36|

groceries are open from 6.00 (7.00) a.m. until 6.00 (7.00) p.m., some of them longer (some of the shops are also open on Sundays),

shops other than groceries – usually open from 11.00 a.m.,

supermarkets (usually located in the suburbs of big cities) – usually from 9.00 a.m. to at least 10:00 p.m., open 7 days a week.

In Poland people usually pay by cash but in most shops you can also pay with payment cards, which are becoming increasingly common.

Transport

Public transport in Poland:

- **buses**: city-based and suburban (PKS) buses – run in all of the country,

- **trains** – suburban and long-distance trains (PKP),

- **trams** – run in big cities,

- **the underground** – in Warsaw.

Buses, trams and the underground run from very early in the morning until about 11.00 p.m. There are night buses in big cities.

Tickets may be bought at newsagent’s stands (“Ruch”), some shops, in underground stations, or from the driver. Tickets bought from the driver may be more expensive.

In some cities ticket machines are available. One type of tickets is used for (city) buses, trams and the underground, but they are different in each city. This means for example that tickets bought in Kraków cannot be used in Warsaw. The tickets can be single-fare or periodic: 24-hour, three-day, one-week, monthly and 90-day. There are two types of tickets used depending on the city: single-fare and short-term. A sin-

Shops

The opening hours of shops are determined by their owners, but it is often the case that:
A single-fare ticket is valid for one trip only – regardless of the distance. In that case, after changing the bus, one must punch a new ticket – unless it is a 24-hour, one-week or monthly ticket (these kinds of tickets are used e.g. in Warsaw). A short-term ticket is valid for some time (e.g. 10 or 30 minutes). When travelling on such a ticket, it is possible to change the type of transport (this kind of tickets is used for example in Łódź and Warsaw). Tickets for suburban buses (PKS) may be bought from the driver or at the ticket offices at bus stations. In suburban areas and in some cities there are also private buses and the so-called “busy” (small buses), where the fare is paid to the driver.

There are four kinds of trains in Poland. The fastest and the most comfortable are Express and Intercity trains – they stop only in larger cities and usually only have 2 to 3 stops before the final destination. Fast trains have more stops and are cheaper. Slow trains stop at every station and are the cheapest. Train tickets may be bought at ticket offices in train stations, from machines, through the Internet or from the ticket inspector onboard the train. The ticket bought from the ticket inspector may be more expensive.

International and domestic flights are offered in Poland, among others, by the following airports: Warsaw–Okęcie, Warsaw–Modlin, Gdańsk–Rębiechowo, Kraków–Balice, Poznań–Lawica, Wrocław–Strachowice, Katowice–Pyrzowice, Bydgoszcz, Szczecin–Goleniów, Łódź–Lublinek oraz Rzeszów–Jasionka. Flight tickets may be bought from ticket offices at airports or through the Internet.

More information at:
http://www.pkp.pl
Polskie Koleje Państwowe (Polish State Railways)
http://www.lot.pl
LOT Polish Airlines

Culture and entertainment

Museums, cinemas, theatres and concert halls function mainly in big cities, where cultural life in Poland is centred. Information concern cultural life and entertainment in Poland is available in daily newspapers (on Fridays the biggest dailies include cultural guides for the whole following week) and on the Internet.

Museums – these have interesting collections of both modern and old art – they are usually open from Tuesday to Sunday until about 6.00 p.m. Ticket prices differ depending on the city, and in some museums entrance is free on selected days.

More information is available on the Internet, for instance at the following sites:
http://www.mnw.art.pl/
The National Museum in Warsaw,
http://www.muzeum.krakow.pl/
The National Museum in Kraków,
http://www.zacheta.art.pl/
Zachęta – National Gallery of Art.

Theatres – operate in all big cities. The most famous theatres: the Contemporary Theatre, the Powszechny Theatre and the National Theatre in Warsaw as well as the Old Theatre and Słowacki Theatre in Kraków. The most famous musical theatres: the Musical Theatre in Gdańsk, operettas in Kraków and Gliwice as well as the "Roma" Musical Theatre in Warsaw. In or-
der to see an opera or a ballet, it is worth going to the Grand Theatre in Warsaw or to the Warsaw Chamber Opera Theatre. In larger cities there are private theatres, which are very popular with audiences, but also critics note their professionalism and innovative solutions. The most famous include: Teatr Polonia in Warsaw, Och-Teatr in Warsaw, Teatr Kamienica in Warsaw, Teatr 6 piętro in Warsaw, and teatr IMKA in Warsaw.

More information is available on the Internet, for instance at the following sites:
http://www.narodowy.pl/ the National Theatre in Warsaw,
http://www.teatrwielki.pl/ the Grand Theatre-National Opera,
http://teatrpolonia.pl
Teatr Polonia in Warsaw.

Concert halls operate in big cities. The most reputable one is the Warsaw Philharmonic. There are open-air concerts which take place e.g. in the Royal Łazienki in Warsaw and in Żelazowa Wola – the birthplace of the famous composer Frederic Chopin.

More information is available on the Internet, for instance at the following sites:
http://www.filharmonia.pl/
Warsaw Philharmonic,
http://nowa.filharmoniaslaska.pl/
Filharmonia Śląska im. Mikołaja Góreckiego.

**Cinemas** – there are many of them in Poland, both big and small. Large cinemas show current film hits and offer a wider selection of films than small ones. Foreign
films presented in Polish cinemas usually are not dubbed.

More information is available on the Internet, for instance at the following sites:

http://multikino.pl/
the Multikino cinema network in Poland,
http://cinemacity.pl/
the Cinema City network in Poland.

Tourist attractions – In terms of tourism, Poland is an attractive country. The UNESCO World Heritage List includes the following places in Poland: the historic centres of Kraków and Warsaw, the Wieliczka Salt Mine, the Old City of Zamość, the Białowieża Forest, the Medieval Town of Toruń, the Castle of the Teutonic Order in Malbork, Kalwaria Zebrzydowska, and wooden churches of southern Małopolska.

More information at:

http://www.poland.gov.pl
Official Promotional Website of the Republic of Poland,

http://www.poland.pl
a web-based guide to Poland maintained by the Research and Academic Computer Network (NASK) in Polish and English.
**Giving birth to a child**

The fact of giving birth to a child should be registered in the Registry Office of a gmina office. The fact of giving birth to a child may be registered by their father or mother, doctor, midwife or other person present at birth. If the parents of the child are married, then also a shortened transcript of the marriage certificate is enclosed. If the child was born in a Health Care Institution (ZOZ), it is the responsibility of that institution to register the birth. The Head of the Registry Office draws up the Birth Certificate, which is given in 3 copies free of charge.

**Marriage**

Marriage in Poland takes place when a man and a woman at the same time make a statement in the presence of the Head of the Registry Office that they enter into marriage. Marriage also takes place when a man and a woman who enter into marriage, under the internal law of the Church or another religious association recognised by national law, in the presence of a clergyman declare their will to concurrently enter into marriage under Polish law (then the Head of the Registry Office draws up a marriage certificate). A man and a woman can enter into marriage when they both fulfil all of the following conditions:
- they are over 18,
- are not legally fully incapacitated,
- are not mentally ill or retarded,
- are not married to another person,
- there are no family relations (blood relationship) between them.

Persons who want to enter into marriage should present to the Head of the Registry Office documents which are necessary to enter into marriage. If receiving any of the documents becomes hard to achieve, the court can free the person from the obligation to submit or present that document. An EU citizen who wants to enter into marriage is obliged to submit to the Head of the Registry Office a document which says that they may do so in accordance with the law of the country of their citizenship. If receiving such a document becomes hard to achieve, the court may, in non-contentious proceedings, upon the request of the EU citizen, free them from the obligation to submit such a document. During the proceedings, the court establishes whether in compliance with proper law the person may enter into marriage.

Cessation of marriage is evidenced by an abridged copy of the death certificate or a copy of a legally binding decision concerning the statement of death or recognizing a previous spouse as deceased, an abridged copy of the marriage certificate with an endorsement about its cessation by divorce or a copy of a legally binding decision of the court about divorce.

Marriage cancellation is evidenced by an abridged copy of a marriage certificate with an endorsement about marriage cancellation or a copy of a legally binding decision of the court about marriage cancellation. The non-existence of marriage is evidenced by a copy of a legally binding decision of the court concerning the non-existence of marriage.

The surname (surnames) which will be used by the spouses and the surname to be used by children from that marriage are entered into the marriage certificate on the basis of the spouses’ written statements.
Death

Death shall be registered in the Registry Office not later than 3 days from the day of death. Persons obliged to register death are, respectively: the spouse or children of the deceased person, the closest relatives or related persons, persons living in the apartment where death took place, persons who were present there when death took place or who saw it, an administrator of the building where death took place. If death took place in hospital or another institution, the hospital or the institution is obliged to report it.

Education

In the Polish educational system there is a distinction between compulsory education and compulsory schooling. Schooling is compulsory until 18 years of age, whereas compulsory education includes two types of school: the 6-year primary school and the 3-year lower secondary school. Children at the age of 6 are obliged to have one-year kindergarten preparation in a kindergarten, a kindergarten division at a primary school or in other forms of kindergarten education (nursery points and nursery education complexes). Children with special educational needs study at special schools or in integration classes at public schools. In a primary school, lower secondary school, upper secondary schools and post-secondary schools the school year lasts from September to June. It is divided into two semesters.

In accordance with the Education System Act as amended in 2009, the obligation of one-year kindergarten preparation for five-year old children was introduced. Children at the age of 6 are gradually included in compulsory education.

The educational system in Poland consists of:

- **the kindergarten** – for children at the age of 3–5;
- **six-year primary school** – for children at the age of 7(6)–12; the criterion which decides upon enrolment to school is age. There is a compulsory test at the end of the primary school, (in accordance with the amended Education System Act, compulsory education starts one year earlier);
- **three-year lower secondary school** – for children at the age of 13–15 (the transition period is in force due to the extension of compulsory education to children at the age of 6); the criterion for enrolment at a lower secondary school is the primary school leaving certificate. There is a compulsory test at the end of the lower secondary school which covers knowledge and skills in the field of the humanities and mathematics and natural sciences. The results of the test and lower secondary school exam are placed on the certificates given to pupils;
- **upper secondary schools** – three-year high school, four-year vocational high school, three-year basic vocational school, and post-secondary school, where education lasts 2.5 years at a maximum. In order to be admitted to upper secondary schools (three-year high school, four-year vocational high school, three-year basic vocational school) it is necessary to have a lower secondary school leaving certificate. Graduates of those schools (except for

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14 The Act on the education system – Dz.U. of 2004 No. 256, item 2572 as amended.
basic vocational school) have the right to take high school final exams. Persons who pass those exams receive a general certificate of secondary education, which is necessary to apply for enrolment at a university. In order to be enrolled in post-secondary schools it is necessary to have secondary education. Students of basic vocational schools, vocational high schools and post-secondary schools who pass the exam in confirmation of their qualifications in respect of individual qualifications identified for particular professions receive a certificate which confirms their qualifications in that profession, and after passing all exams and completing the school – also a diploma which allows them to undertake work in a given profession.

Depending on their aspirations, graduates of basic vocational schools may choose from several opportunities to continue studying:

- persons who want to obtain secondary education, take the high school final exams and possibly continue to study at the university will be able to begin studying at the adult high school starting already from year two (this is guaranteed by the amendment to the Act on education of 19 August 2011);

- those who only want to gain additional professional qualifications currently in demand on the labour market, will be able to join qualifying vocational courses organised by public and non-public schools that offer vocational training, establishments such as centres for practical training and centres for continuing learning, as well as labour market institutions;

- graduates of basic vocational schools interested in obtaining a technician diploma will be able to gain secondary education, which is necessary for that diploma, in adult high schools (starting their education from year two) and to obtain relevant professional qualifications during qualifying vocational courses;

- teacher training colleges and teacher training colleges of foreign languages – educate future teachers for kindergartens, primary schools as well as care and educational centres, and in the case of foreign language teachers, also lower secondary school and upper secondary school teachers. In order to be enrolled in this type of college, the candidate must have a general certificate of secondary education. Graduates receive a diploma of graduating from a college or a diploma of graduating from higher vocational studies. Achieving the diploma of graduating from higher vocational studies enables one to pursue supplementary MA studies;

- higher education – higher education in Poland consists of the following levels:

  - Bachelor level – a form of education for which candidates with the general certificate of secondary education may be admitted; it leads to obtaining the first level of qualifications (the title of Bachelor or Engineer);

  - Master level – a form of education to which candidates with at least Bachelor-level qualifications are admitted; it leads to obtaining the second level of qualifications (the title of Master);

  - Uniform MA studies – a form of education available to candidates with the general certificate of secondary educa-
tion, which ends with obtaining the second level of qualifications (the title of Master);

- **Doctor level** – PhD studies organised by an authorised organisational unit of a university, a scientific centre of the Polish Academy of Sciences, a research centre or international institute which operates in the territory of the Republic of Poland, established pursuant to separate provisions, which accepts candidates with second-level qualifications; those studies end with obtaining the third level of qualifications (the title of Doctor);

- **Post-graduate studies** – a form of education where candidates with at least the first level of qualifications are accepted, organised by a university, scientific centre of the Polish Academy of Science, research centre or the Post-graduate Medical Education Centre; it leads to obtaining post-graduate qualifications;

- **Full-time programme** – a form of higher education where at least half of the curriculum is implemented in the form of classes that require the direct participation of academic teachers and students;

- **Part-time programme** – a form of higher education other than the full-time programme, indicated by the Senate of the higher education institution.

In order to apply for enrolment at a higher education institution, it is necessary to have a general certificate of secondary education. Rules of admission for the first year are established independently by higher education institutions. The institution decides which results of the high school final exams form basis for admission. The institution may also organise additional entrance examinations, only where it is necessary to verify artistic skills, fitness or special predispositions required to pursue studies in a given field of study, which are not checked during the high school final exams, or when the candidate has a high school certificate obtained abroad. Studies can be carried out as full-time, part-time, extramural or extension studies. The academic year lasts from October to June. It is divided into two semesters.

More information at:
- http://www.buwiwm.edu.pl
- Bureau for Academic Recognition and International Exchange
  http://www.mnisw.gov.pl
- Ministry of Science and Higher Education
  http://www.men.gov.pl
- Ministry of National Education
  http://www.mazowieckie.pl/kuratorium

The Education Office (Mazowieckie voivodeship)

Law on higher education – Dz.U. of 2012, item 572 as amended.

### Learning Polish

Polish language courses are organised by universities and private language schools. These can be holiday courses, semester courses, whole-year courses, Polish language workshops or post-graduate studies of Polish culture and Polish as a foreign language. These courses have to be paid for. There are several universities which organise such courses:

1. Polonicum of the University of Warsaw
   - http://www.uw.edu.pl,
2. Jagiellonian University in Kraków – http://www.uj.edu.pl
3. The School of Polish for Foreigners at the University of Łódź – http://www.uni.lodz.pl,
4. School of Polish Language and Culture at the University of Silesia in Katowice – http://www.us.edu.pl,
5. School of Polish Language and Culture at the Catholic University of Lublin – http://www.kul.edu.pl,
6. The Polish Language and Culture Centre for Polish People from Abroad and Foreigners at Maria Curie-Skłodowska University – http://www.umcs.lublin.pl.