

Details of the settlement of PIT-28 for 2024

You will find here detailed information on the settlement of PIT-28 for 2024 in the Your e-PIT service.

 06.02.2025

Tax return correction

You should correct your tax return if:

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

Remember! The right to submit a corrected tax return:

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

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

Tax identifier

PESEL is entered by **natural persons** who **did not run** a business or special branches of agricultural production, or were not registered for VAT purposes.

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

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

Premiums

Social insurance premiums

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

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

Premiums paid in the fiscal year from the taxpayer's funds for compulsory social insurance of the taxpayer or persons cooperating with the taxpayer are – in accordance with the provisions on compulsory social insurance in force in a Member State of the European Union or a country of the European Economic Area other than Poland or in the Swiss Confederation – deductible as well. For such premiums to be deducted, the entitlement to their deduction must be provided for in a double taxation avoidance agreement or other ratified international agreements to which Poland is a party. Such agreements should also authorize the Polish tax authority to obtain necessary information from the tax authority in the country where these premiums were paid.

Premiums that may not be deducted in PIT-28 include:

- premiums deducted from income taxed on the terms specified in Article 30c of the Personal Income Tax Act,
- premiums deducted from revenue under the provisions of the Personal Income Tax Act,
- premiums recognized as tax-deductible expenses,
- premiums refunded to you in any form,
- premiums assessed based on revenue exempt from tax under the Personal Income Tax Act (including that exempt on account of return relief, relief for families 4+ and relief for working seniors) and premiums assessed based on income from which tax collection has been waived pursuant to the provisions of the Tax Ordinance,
- premiums assessed based on income (revenue) exempt from tax under double taxation avoidance agreements to which Poland is a party.

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

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

Remember! No deduction is allowed for premiums paid on revenue that is exempt from tax under Article 21(1)

- **subparagraph 152 (return relief),**
 - **subparagraph 153 (relief for families 4+),**
 - **subparagraph 154 (relief for working seniors),**
- of the Personal Income Tax Act.**

Health insurance premiums

Remember! You are entitled to deduct health insurance premiums only if you earn revenue from non-agricultural business activity. Since 2022, the health insurance premium has been settled according to the principle of source and form of taxation. This means that if you earn revenue from business activity, you can settle in PIT-28 only premiums paid on business activity taxed in this form. If your revenue is taxed differently (e.g. a company subject to flat tax), you may not settle all health insurance premiums as you wish.

You may reduce your revenue from **non-agricultural business activity** for yourself and persons cooperating with you by 50% of health insurance premiums **paid** in the fiscal year, provided that these premiums have not been refunded to you in any form.

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

Revenue earned in 2024 subject to lump-sum tax on recorded revenue.

Revenue from business activity carried out in your own name.

In this section of the tax return, the taxpayer shows revenue and lump-sum tax due from their business activity for which taxation with lump-sum tax on recorded revenue has been chosen.

In the Your e-PIT service, you enter your business revenue and expenses using the available wizards.

Lump-sum taxation on recorded revenue is available to natural persons who start their business activity in the fiscal year, do not pay fixed amount tax, and earn revenue from business activity, and their revenue in the previous fiscal year did not exceed the limit of EUR 2 million at the average EUR exchange rate announced by the National Bank of Poland on the first business day of October of the previous year.

If the business activity is conducted both as a sole proprietorship and in the form of a partnership, the limit of revenue for the previous year applies separately to each of these forms of activity. The fact that the limit of EUR 2 million was exceeded with respect to one of the forms of business activity does not prevent the taxpayer from lump-sum taxation of recorded revenue generated as part of the other form of activity.

Certain types of activity have been excluded from lump-sum taxation of recorded revenue, thus lump-sum taxation **is not available to** individuals who:

- pay fixed amount tax in the same year;
- are temporarily exempt from income tax;
- generate all or part of their revenue from running a pharmacy;
- generate all or part of their revenue from the purchase and sale of foreign exchange;
- derive all or part of their revenue from trading in parts and accessories for motor vehicles;
- produce products subject to excise duty – except for the production of electricity from renewable energy sources.

Lump-sum taxation is not available to entrepreneurs who have carried out legal reorganization of their business and entrepreneurs providing services to a former employer.

You may reduce the revenue obtained by the reliefs and deductions you are entitled to.

Remember! Even if you have incurred expenses related to earning revenue, you do not deduct them as tax-deductible expenses, because under the lump-sum tax regime, it is revenue that is subject to taxation.

As a rule, the lump-sum tax rate depends on the type of revenue obtained and ranges from 2% to 17%.

Recorded revenue is subject to lump-sum tax at the following rates:

1. 17% for revenue obtained as part of freelance professions.

Freelance activity is considered to be business activity conducted in person (i.e. without employing individuals performing activities related to the essence of a given profession under employment contracts, contracts of mandate, contracts for specific work and other contracts of a similar nature) by: translators, lawyers, notaries, legal advisors, statutory auditors, accountants, insurance agents, supplementary insurance agents, reinsurance brokers, insurance brokers, tax advisors, restructuring advisors, securities brokers, investment advisors, agents of investment companies, and patent attorneys.

2. 15% for revenue obtained, among others, from the provision of the following services:

- reproduction of computer information media (PKWiU 18.20.30.0);
- intermediation in the sale of motorcycles as well as parts and accessories thereto (PKWiU 45.40.40.0);
- wholesale intermediation (PKWiU group 46.1);

- warehousing and storage of liquids and gases (PKWiU 52.10.12.0);
- warehousing and storage of goods in duty-free zones (PKWiU ex 52.10.19.0), parking zones (PKWiU 52.21.24.0), operation of the radio-taxi calling center (PKWiU ex 52.21.29.0), piloting in sea and coastal waters (PKWiU ex 52.22.13.0), piloting in inland waters (PKWiU ex 52.22.14.0);
- services related to the sale of advertising space in lists (e.g. address or telephone ones) (PKWiU 58.12.40.0);
- services related to sports, entertainment and recreation (PKWiU section 93);
- services related to culture and entertainment (PKWiU section 90);
- advertising services, market and public opinion research services (PKWiU section 73).

The above items are examples of services to which the 15% rate applies. The full list of services revenue from which is taxed at the 15% rate can be found in Article 12(1)(2) of the Act on lump-sum income tax.

3. 14% of revenue from the provision of the following services:

- services related to health care (PKWiU section 86);
- architectural and engineering services, technical research and analysis services (PKWiU section 71);
- services related to specialist design (PKWiU 74.1).

4. 12% of revenue from the provision of the following services:

- services related to the release of:
 - computer game packages (PKWiU ex 58.21.10.0), excluding the publishing of online computer games;
 - system software packages (PKWiU 58.29.1);
 - application software packages (PKWiU 58.29.2);
 - computer software downloaded from the Internet (PKWiU ex 58.29.3), excluding the downloading of online software;
- computer hardware consultancy services (PKWiU 62.02.10.0), software-related services (PKWiU ex 62.01.1), services included in the group "Computer software originals" (PKWiU 62.01.2), software consultancy services (PKWiU ex 62.02), software installation services (PKWiU ex 62.09.20.0), IT network and systems management services (PKWiU 62.03.1).

5. 10% of revenue from the provision of services in the field of purchase and sale of real estate on one's own account (PKWiU 68.10.1).

6. 8.5% of revenue up to PLN 100,000 and 12.5% of revenue from amounts exceeding PLN 100,000 on account of:

- revenue generated under ordinary lease, ordinary sublease, usufructuary sublease and similar contracts;
- provision of accommodation-related services (PKWiU section 55);
- provision of services related to the rental and handling of one's own or leased real estate (PKWiU 68.20.1);
- provision of research and development services (PKWiU section 72);
- rental and lease of passenger cars and vans without a driver (PKWiU 77.11.10.0), other motor vehicles (excluding motorcycles) without a driver (PKWiU 77.12.1), means of water transport without a crew (PKWiU 77.34.10.0), means of air transport without a crew (PKWiU 77.35.10.0), rail vehicles (without an operator) (PKWiU 77.39.11.0), containers (PKWiU 77.39.12.0), motorcycles, caravans and cars with living space without a driver (PKWiU 77.39.13.0), intellectual property and similar products, excluding works protected by copyright (PKWiU 77.40);
- provision of residential care services (PKWiU section 87).

The PLN 100,000 limit does not apply to rental income of spouses with tenancy by the entirety who have submitted a declaration on taxation of the total income by one of them. In this case, the limit for this spouse is PLN 200,000.

The above items are examples of activities for which the applicable rate is 8.5% or 12.5%. The full list of activities revenue from which is taxed at the rates of 8.5% and 12.5% can be found in Article 12(1)(4) of the Act on lump-sum income tax.

7. 8.5% for, e.g.:

- revenue from the provision of services, including revenue from foodservice activity consisting in the sale of beverages with an alcohol content over 1.5%, subject to points (1)-(4) and (6)-(8);
- revenue from the provision of services related to fire fighting and fire prevention (PKWiU 84.25.11.0);
- revenue from the provision of education services (PKWiU section 85);
- revenue from the provision of services related to the activities of libraries, archives and museums as well as other culture-related services (PKWiU section 91);
- revenue from the production of items (products) from material provided by the ordering party;
- commission obtained by the commission agent from sales under the commission contract;
- commission obtained by the press distributor under the press distribution contract.

The above items are examples of activities to which the 8.5% rate applies. The full list of revenue taxed at this rate can be found in Article 12(1)(5) of the Act on lump-sum income tax.

8. 5.5% for:

- revenue from manufacturing activities, construction works or the transportation of cargo using road vehicles with a capacity of more than 2 tons;
- commission earned from commercial activities related to the sale of single public transport tickets, stamps for monthly tickets, postage stamps, tokens and magnetic cards for vending machines;
- revenue, among others, including from the paid transfer of certificates of origin received by entities engaged in the production of electricity from renewable energy sources.

9. 3% for, e.g.:

- foodservice activity, except for revenue from the sale of beverages with an alcohol content over 1.5%;
- service activities in the trade sector, except for services taxed at the rates of 17% and 15%;
- services related to animal production (PKWiU 01.62.10.0);
- the sale of assets used in business activity, even if they were withdrawn from this business activity before their sale – provided that the sale takes place within six years from the date of the asset's withdrawal from business activity.

The above items are examples of activities to which the 3% rate applies. The full list of revenue taxed at this rate can be found in Article 12(1)(7) of the Act on lump-sum income tax.

10. 2% for revenue from the sale of plant and animal products from one's own crops, breeding or rearing, processed otherwise than by using industrial methods.

Remember! The tax applies to the excess of sales over PLN 100,000.

If, as part of your business activity, you earn revenue taxed at different rates, you apply the lump-sum tax to the recorded revenue at the rate appropriate for each type of activity, provided that you maintain revenue records in a way that allows for separately determining the revenue from each type of activity.

Revenue from business activity conducted in the form of a partnership(s).

In this section of your tax return, you show revenue and lump-sum tax due if you conduct business activity in the form of a civil partnership or general partnership with natural persons being its sole partners.

Remember! Lump-sum taxation of recorded revenue is possible where revenue of the partnership(s) in the previous fiscal year did not exceed the limit of EUR 2 million calculated at the average EUR exchange rate announced by the National Bank of Poland on the first business day of October of the previous year.

If you conduct business activity both as a sole proprietorship and in the form of a partnership, the limit on revenue for the previous year applies separately to each of these forms of activity. The fact that the limit of EUR 2 million was exceeded with respect to one of the forms of business activity does not prevent lump-sum taxation of recorded revenue generated as part of the other form of activity.

You may reduce the revenue obtained by the reliefs and deductions you are entitled to.

Remember! You do not reduce revenue by tax-deductible expenses. As lump-sum tax applies to revenue, you may not reduce revenue by the expenses incurred to obtain it.

Remember! For lump-sum tax to be applied to revenue obtained by partners of a general partnership or civil partnership, this form of taxation must be chosen by all partners thereof.

In the case of lump-sum tax on recorded revenue, the tax rate depends on the activity performed and ranges from 2% to 17%.

The rate of lump-sum tax on recorded revenue is:

1. 17% for revenue obtained as part of freelance professions.

Freelance activity is considered to be business activity conducted in person (i.e. without employing individuals performing activities related to the essence of a given profession under employment contracts, contracts of mandate, contracts for specific work and other contracts of a similar nature) by: translators, lawyers, notaries, legal advisors, statutory auditors, accountants, insurance agents, supplementary insurance agents, reinsurance brokers, insurance brokers, tax advisors, restructuring advisors, securities brokers, investment advisors, agents of investment companies, and patent attorneys.

2. 15% for revenue obtained, among others, from the provision of the following services:

- reproduction of computer information media (PKWiU 18.20.30.0);
- intermediation in the sale of motorcycles as well as parts and accessories thereto (PKWiU 45.40.40.0);
- wholesale intermediation (PKWiU group 46.1);
- warehousing and storage of liquids and gases (PKWiU 52.10.12.0);

- warehousing and storage of goods in duty-free zones (PKWiU ex 52.10.19.0), parking zones (PKWiU 52.21.24.0), operation of the radio-taxi calling center (PKWiU ex 52.21.29.0), piloting in sea and coastal waters (PKWiU ex 52.22.13.0), piloting in inland waters (PKWiU ex 52.22.14.0);
- services related to the sale of advertising space in lists (e.g. address or telephone ones) (PKWiU 58.12.40.0);
- services related to sports, entertainment and recreation (PKWiU section 93);
- services related to culture and entertainment (PKWiU section 90);
- advertising services, market and public opinion research services (PKWiU section 73).

The above items are examples of services to which the 15% rate applies. The full list of services revenue from which is taxed at this rate can be found in Article 12(1)(2) of the Act on lump-sum income tax.

3. 14% of revenue from the provision of the following services:

- services related to health care (PKWiU section 86);
- architectural and engineering services, technical research and analysis services (PKWiU section 71);
- services related to specialist design (PKWiU 74.1).

4. 12% of revenue from the provision of the following services:

- services related to the release of:
 - computer game packages (PKWiU ex 58.21.10.0), excluding the publishing of online computer games;
 - system software packages (PKWiU 58.29.1);
 - application software packages (PKWiU 58.29.2);
 - computer software downloaded from the Internet (PKWiU ex 58.29.3), excluding the downloading of online software;
- computer hardware consultancy services (PKWiU 62.02.10.0), software-related services (PKWiU ex 62.01.1), services included in the group "Computer software originals" (PKWiU 62.01.2), software consultancy services (PKWiU ex 62.02), software installation services (PKWiU ex 62.09.20.0), IT network and systems management services (PKWiU 62.03.1).

5. 10% of revenue from the provision of services in the field of purchase and sale of real estate on one's own account (PKWiU 68.10.1).

6. 8.5% of revenue up to PLN 100,000 and 12.5% of revenue from amounts exceeding PLN 100,000 on account of:

- revenue generated under ordinary lease, ordinary sublease, usufructuary sublease and similar contracts;
- provision of accommodation-related services (PKWiU section 55);
- provision of services related to the rental and handling of one's own or leased real estate (PKWiU 68.20.1);
- provision of research and development services (PKWiU section 72);
- rental and lease of passenger cars and vans without a driver (PKWiU 77.11.10.0), other motor vehicles (excluding motorcycles) without a driver (PKWiU 77.12.1), means of water transport without a crew (PKWiU 77.34.10.0), means of air transport without a crew (PKWiU 77.35.10.0), rail vehicles (without an operator) (PKWiU 77.39.11.0), containers (PKWiU 77.39.12.0), motorcycles, caravans and cars with living space without a driver (PKWiU 77.39.13.0), intellectual property and similar products, excluding works protected by copyright (PKWiU 77.40);
- provision of residential care services (PKWiU section 87).

The above items are examples of activities to which the 8.5% rate applies; where the PLN 100,000 limit has been exceeded – the applicable rate is 12.5%. The full list of activities revenue from which is taxed at these rates rate can be found in Article 12(1)(4) of the Act on lump-sum income tax.

7. 8.5% for:

- revenue from the provision of services, including revenue from foodservice activity consisting in the sale of beverages with an alcohol content over 1.5%, subject to points (1)-(4) and (6)-(8);
- revenue from the provision of services related to fire fighting and fire prevention (PKWiU 84.25.11.0);
- revenue from the provision of education services (PKWiU section 85);
- revenue from the provision of services related to the activities of libraries, archives and museums as well as other culture-related services (PKWiU section 91);
- revenue from the production of items (products) from material provided by the ordering party;
- commission obtained by the commission agent from sales under the commission contract;
- commission obtained by the press distributor under the press distribution contract.

The above items are examples of activities to which the 8.5% rate applies. The full list of activities revenue from which is taxed at this rate can be found in Article 12(1)(5) of the Act on lump-sum income tax.

8. 5.5% for:

- revenue from manufacturing activities, construction works or the transportation of cargo using road vehicles with a capacity of more than 2 tons;
- commission earned from commercial activities related to the sale of single public transport tickets, stamps for monthly tickets, postage stamps, tokens and magnetic cards for vending machines;
- revenue, among others, including from the paid transfer of certificates of origin received by entities engaged in the production of electricity from renewable energy sources.

9. 3% for:

- foodservice activity, except for revenue from the sale of beverages with an alcohol content over 1.5%;
- service activities in the trade sector, except for services taxed at the rates of 17% and 15%;
- services related to animal production (PKWiU 01.62.10.0);
- the sale of assets used in business activity, even if they were withdrawn from this business activity before their sale – provided that the sale takes place within six years from the date of the asset's withdrawal from business activity.

The above items are examples of activities to which the 3% rate applies. The full list of activities revenue from which is taxed at this rate can be found in Article 12(1)(7) of the Act on lump-sum income tax.

In the Your e-PIT service, you enter your business revenue and expenses using the available wizards.

If you fill in the fields regarding revenue from business activity conducted in the form of a partnership(s) in the wizard, appendix PIT-28/B will be automatically attached to your tax return.

Revenue from ordinary lease, usufructuary lease, usufructuary sublease or under other contracts of a similar nature.

Remember! Since 2023, revenue from ordinary lease and usufructuary lease obtained outside one's business activity may be subject only to lump-sum tax on recorded revenue.

Pursuant to Article 12(1)(4) of the Act on lump-sum tax, the rate of lump-sum tax on recorded revenue is 8.5% of revenue referred to in Article 6(1a), up to PLN 100,000, while revenue exceeding this amount is taxed at the 12.5% rate.

The PLN 100,000 limit applies to the entire calendar year and all real estate you own and let, e.g. premises, land, apartments, buildings. It also covers all types of contracts – i.e. ordinary lease, ordinary sublease, usufructuary lease, usufructuary sublease and similar contracts. The total revenue from all such contracts is taken into account.

In 2024, a higher revenue limit – PLN 200,000, taxed at the rate of 8.5%, continues to apply only to spouses with tenancy by the entirety who have submitted a declaration on taxation of the total income by one of them.

Revenue from the sale of processed plant and animal products.

Revenue from the sale of plant and animal products processed otherwise than in an industrial manner is also subject to lump-sum taxation. Exceptions include processed plant and animal products obtained as part of special branches of agricultural production and products subject to excise duty under other regulations. Sales revenue from this source is taxable if:

- the processing of plant and animal products and their sale does not involve employing individuals under employment contracts, contracts of mandate, contracts for specific work and other contracts of a similar nature, except for the slaughter of slaughter animals and post-slaughter processing of these animals, including cutting, splitting and classification of meat, grain milling, oil or juice pressing, as well as the sale thereof during exhibitions, festivals, fairs and shows,
- the quantity of plant or animal products from own farming, breeding or rearing, used for the production of a given product, constitutes at least 50% of this product, excluding water,
- a record of sales of plant and animal products is maintained by you, that includes at least: the number of the consecutive entry, date of revenue generation, revenue amount, cumulative revenue since the beginning of the year, and the quantity and type of processed products. Remember! The limit of revenue from the sale of processed plant and animal products exempt from tax is PLN 100,000. This means that only if your annual revenue from the sale of processed plant and animal products exceeds 100,000 PLN, will you be required to tax such revenue. You can tax your revenue either under the general rules according to the tax scale or with lump-sum income tax at the 2% rate.

You have to communicate your choice of lump-sum tax to the competent head of the tax office. If you do not declare the form of taxation, your revenue will be subject to taxation under the general rules.

Revenue determined by the tax authority

In this section of the tax return, you report revenue determined by the tax authority, i.e. the head of the tax office competent for your place of residence/business (Article 17 of the Act on lump-sum tax). This provision stipulates that if the taxpayer fails to maintain a record or keeps it contrary to the requirements for its recognition as evidence in tax procedures, as well as if the existence of the relations referred to in Article 23m(1)(5) of the Personal Income Tax Act is found, the tax authority will determine the value of non-recorded revenue, including in the form of an estimate, and will determine lump-sum tax on this amount at the rates that are five times the rates that would have been applied to the revenue if it had been recorded. Such lump-sum tax may not, however, be greater than 75% of the revenue.

Losses carried forward

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

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

You may deduct in your PIT-28 tax return a loss:

- on business activity, incurred before 2023 on private lease taxed under the general rules, from the sale of processed plant or animal products.

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

Your reliefs and deductions

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

- return relief;
- relief for families 4+;
- relief for working seniors;
- relief for donations made;
- rehabilitation relief;
- Internet relief;
- thermal modernization relief;
- relief for refund of unduly received benefits;
- relief for payments to the individual pension security account (IKZE);

- relief for trade unions;
 - relief for monuments;
 - abolition relief;
 - relief for the purchase of a payment terminal;
 - relief referred to in Article 21(6)-(13) of the Act;
 - relief for bad debts;
 - student relief;
 - relief for an employment support contract;
 - refund of unduly received benefits;
 - housing reliefs.
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Return relief

Return relief covers revenue from:

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

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

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

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

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

- you had your place of residence:
 - continuously for at least three years in a Member State of the European Union or a country belonging to the European Economic Area, the Swiss Confederation, Australia, the Republic of Chile, the State of Israel, Japan, Canada, the United Mexican States, New Zealand, the Republic of Korea, the United Kingdom of Great Britain and Northern Ireland or the United States of America, or
 - in the territory of Poland continuously for at least five calendar years preceding the three-year period, and
- you hold a residence certificate or other evidence documenting your place of residence for tax purposes during the period necessary to establish the right to this exemption, and
- you have not previously benefited, in whole or in part, from this exemption – if you move your place of residence to the territory of Poland for another time.

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

Relief for families 4+

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

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

The amount of tax-exempt revenue under relief for families 4+ is PLN 85,528 per annum. When determining the amount of revenue exempt from tax under the relief, do not include revenue subject to flat-rate income tax under the Personal Income Tax Act, revenue exempt from income tax, and revenue on which tax collection has been waived pursuant to the provisions of the Tax Ordinance.

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

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

If you meet the conditions for taking advantage of this relief, you should communicate that in your tax return, indicating the number of children and their PESEL numbers (in the absence of these numbers – the children’s first names, surnames and dates of birth) and checking the boxes in the “Relief for families 4+” row. Once you have completed the relevant items in the Your e-PIT service, appendix PIT/O will be automatically attached to your tax return.

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

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

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

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

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

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

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

Relief for working seniors

Relief for working seniors covers revenue from:

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

The exemption is available to taxpayers who, despite reaching the general retirement age (60 years for women and 65 years for men), continue employment.

To take advantage of the relief, you must be covered in connection with this revenue by social insurance within the meaning of the Act of 13 October 1998 on the social insurance system and – despite acquiring this entitlement – you must not receive:

- old-age pension or survivor's pension referred to in the Act of 20 December 1990 on social insurance of farmers,
- old-age pension or survivor's pension referred to in the Act of 10 December 1993 on retirement benefits for professional soldiers and their families,
- old-age or survivor's pension referred to in the Act of 18 February 1994 on retirement benefits for officers of the Police, the Internal Security Agency, the Foreign Intelligence Agency, the Military Counterintelligence Service, the Military Intelligence Service, the Central Anti-Corruption Bureau, the Border Guard, the Marshal's Guard, the State Protection Service, the State Fire Service, the Customs and Tax Control Service and the Prison Service and their families,
- old-age pension or survivor's pension referred to in the Act of 17 December 1998 on old-age and disability pensions from the Social Insurance Fund,
- the benefit referred to in Article 30(1)(4a), i.e. the cash benefit received by officers of uniformed services and soldiers in connection with having been released from permanent service under other regulations, for a period of one year on a monthly basis or for a period of one year once or on a monthly basis for a period of three months,
- retirement pay or family pay referred to in the Act of 27 July 2001 – Law on the System of Common Courts.
- the cash benefit referred to in the Act of 8 February 2023 on cash benefits due to members of the families of officers or professional soldiers whose death occurred in connection with their service or taking action outside their service to save human life or health or property

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

You may receive a foreign disability or old-age pension without losing the right to the exemption!

Remember!

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

None of the reliefs discussed above applies to revenue:

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

Rehabilitation relief

If you are a person with a disability or a person sustaining dependent persons with disabilities, **you are entitled to deduct from your revenue expenses for rehabilitation and expenses for facilitating bodily functions** incurred in the fiscal year. You may deduct expenses on:

- adaptation and equipment of apartments and residential buildings to meet the needs resulting from disability,
- adaptation of motor vehicles to the needs resulting from disability,
- purchase, repair or rental of medical devices included in the list specified by the Minister of Health and their accessories enabling their use as intended. Except for expenses on the purchase of adult diapers, for which the deduction is limited to PLN 2,280 and requires a VAT invoice, other expenses can be documented with either an invoice or a civil law contract,
- purchase, repair or rental of personal equipment, devices and tools necessary for rehabilitation and facilitating bodily functions, according to the needs resulting from disability, and accessories enabling their intended use, other than those included in the list of medical devices specified by the Minister of Health and household appliances,
- payment for a stay at a rehabilitation camp,
- payment for a stay in a health resort treatment facility, medical rehabilitation facility, care and treatment facility, and nursing and care facility,
- the cost of stay of the caregiver of a person with a disability included in the first disability group or of children with disabilities under the age of 16, staying with the person with a disability at a rehabilitation camp, in a health resort treatment facility or a medical rehabilitation facility,
- the cost of rehabilitation or therapeutic-rehabilitation procedures.
- the cost of guides for the blind included in the first or second disability group and persons with motor disabilities included in the first disability group, in an amount of up to **PLN 2,280** in the fiscal year,
- maintaining an assistance dog referred to in the Act of 27 August 1997 on vocational and social rehabilitation and employment of people with disabilities, in an amount of up to **PLN 2,280** in the fiscal year,
- home nursing care for a person with a disability in the period of a chronic disease that makes it impossible for them to move, and care services provided to persons with disabilities included in the first disability group,
- the cost of a sign language interpreter,
- camps and retreats for children and youth with disabilities, as well as for children of persons with disabilities under the age of 25,
- medicines referred to in the Pharmaceutical Law Act, in the amount constituting the difference between the actual expenses incurred in a given month and PLN 100, provided that a specialist doctor has determined that the person with a disability should use specific medicines either permanently or temporarily,
- chargeable transport:
 - a. of a person with a disability – by a medical transport ambulance,
 - b. of a person with a disability included in the first or second disability group, and of children with disabilities under the age of 16, also using means of transport other than a medical transport ambulance,
- use of a passenger car owned (co-owned) by a person with a disability or a taxpayer with a dependent disabled person or a disabled child under the age of 16, in an amount of up to **PLN 2,280** in the fiscal year,
- chargeable travel by public transport related to a stay:

1. at a rehabilitation camp,
2. in a health resort treatment facility, medical rehabilitation facility, care and treatment facility, and a nursing and care facility,
3. at camps and retreats for children and youth with disabilities, as well as for children of persons with disabilities under the age of 25,
4. of the caregiver of a person with a disability included in the first disability group or of children with disabilities under the age of 16, staying with the person with a disability at a rehabilitation camp, in a health resort treatment facility or a medical rehabilitation facility.

The deduction does not apply to the aforementioned expenses for which you have received funding from the company's rehabilitation fund, the company's activity fund, the State Fund for the Rehabilitation of Disabled People, the National Health Fund or from the company's social benefits fund, or that have been reimbursed to you in any form. If the expenses were partially financed (co-financed) from these funds, the difference between the expenses incurred and the amount financed (co-financed) from these funds or reimbursed in any form may be deducted.

In order to be able to take advantage of the deduction of expenses under this relief, you must, as a rule, be in possession of documents confirming that they have been incurred as well as one of the following documents:

- a decision on qualification by the certifying authorities to one of the three levels of disability, as defined in other regulations,
- a decision granting a disability pension due to total or partial incapacity for work, a training pension, or a social pension,
- a disability certificate for a person under the age of 16, issued under other regulations,
- a disability certificate issued by the competent authority under other provisions in force until 31 August 1997.

In the case of deductions limited to PLN 2,280 (for example, for maintaining an assistance dog or paying the cost of a guide for a blind person included in the first or second disability group), documents confirming their amount are not required, but, at the request of the tax authorities, you have to provide evidence necessary to determine the entitlement to the deduction, in particular:

1. present a certificate confirming the status of the assistance dog,
2. provide the first name and surname of the persons paid for their assistance as a guide.

You are entitled to rehabilitation relief also if you or your spouse maintain persons with disabilities who – in relation to you or your spouse – are persons included in the first tax group within the meaning of the provisions of the Act on inheritance and donations (i.e. spouse, descendant, ascendant, stepchild, son-in-law, daughter-in-law, sibling, stepfather, stepmother, parents-in-law) or a non-biological child fostered by you or your spouse, and the annual income of these persons with disabilities did not exceed PLN 21,371.52 in the fiscal year. The limit on the income of these persons does not include:

1. financial maintenance for children referred to in Article 6(4c) of the Personal Income Tax Act, having regard to Article 6(4e) of the PIT Act,
2. supplementary benefit referred to in Article 21(1)(100a) and the energy allowance referred to in Article 5c of the Energy Law Act,
3. inflation allowance referred to in Article 2(1) of the Act on inflation allowance,
4. coal allowance referred to in Article 2(1) of the Act on coal allowance,

5. allowance for households for the use of certain heat sources and an allowance for certain non-household entities for the use of certain heat sources referred to in Article 1(2) and (3) of the Act on special solutions regarding certain heat sources in connection with the situation on the fuel market,
6. electricity allowance referred to in Article 27 of the Act on special solutions to protect electricity consumers in 2023 in connection with the situation on the electricity market,
7. refund of an amount corresponding to VAT, referred to in Article 18 of the Act of 15 December 2022 on special protection of certain consumers of gaseous fuels in 2023 in connection with the situation on the gas market,
8. attendance allowance granted under other regulations
9. additional annual cash benefit for old-age and disability pensioners and another additional annual cash benefit for old-age and disability pensioners,
10. revenue from the intervention benefit referred to in the Act of 1 October 2024 amending the Act on special solutions related to removing the effects of floods and certain other acts.

Based on the data entered by you in the tax return prepared in the Your e-PIT service, the system will generate PIT/O that will be automatically attached to your tax return.

Internet relief

As part of this relief, you may deduct expenses for using the Internet incurred by you in the fiscal year, regardless of the location and form of its usage, e.g. at home (fixed connection, wireless connection, including through mobile devices) as well as in an internet café. You are entitled to the relief if you have never applied this deduction before or applied this deduction for the first time in 2023, and hold a document confirming that the expense on this account has been made (e.g. bank transfer, proof of payment, certificate). The deduction may be made in maximum two consecutive fiscal years. The maximum deduction for the fiscal year may not exceed PLN 760.

Based on the data entered by you in the tax return prepared in the Your e-PIT service, the system will generate PIT/O that will be automatically attached to your tax return.

Thermal modernization relief

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

A thermal modernization project may consist in:

- improvement that reduces the energy demand for heating domestic hot water and residential buildings;
- improvement resulting in a reduction in primary energy losses in local heating networks and local heat sources supplying these networks, provided that the residential buildings to which energy is supplied from these networks meet the energy saving

requirements specified in the provisions of the construction law, or measures have been taken to reduce the consumption of energy supplied to these buildings;

- making a technical connection to a centralized heat source in connection with the elimination of a local heat source, as a result of which the costs of generating heat supplied to residential buildings are reduced;
- complete or partial conversion of energy sources to renewable sources or the use of high-efficiency cogeneration.

You can deduct expenses that:

- are listed in the Appendix to the Regulation of the Minister of Investment and Development of 21 December 2018 on the list of types of building materials, devices and services related to the implementation of thermal modernization projects (Journal of Laws item 2489),
- relate to a thermal modernization project that will be completed within three consecutive years, counting from the end of the fiscal year in which you incurred the first expense,
- have been documented with an invoice issued by a VAT taxable person not exempt from this tax,
- have not been financed (co-financed) by the National Fund for Environmental Protection and Water Management or voivodeship funds for environmental protection and water management or reimbursed to you in any form,
- have not been recognized as tax-deductible expenses, deducted from revenue under the Act on flat-rate income tax on certain revenue earned by natural persons, or you have not applied to them tax reliefs within the meaning of the Tax Ordinance.

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

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

Remember! The invoice date is considered the date of making the expense.

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

A deduction amount may not exceed PLN 53,000 for all thermal modernization projects implemented by you in the building you are the owner or co-owner of. If you fail to complete the project within the three-year period, you are obliged to refund the relief. This means that you must add to your revenue for the fiscal year in which the three-year period expired the amounts previously deducted on this account.

Based on the data entered by you in the prepared tax return, the system will generate PIT/O that will be automatically attached to your tax return.

If you are refunded the deducted expenses for the implementation of a thermal modernization project after the year in which you benefited from the relief, you must add the previously deducted amounts to the income in the tax return filed for the fiscal year in which you received the refund. More information about thermal modernization relief can be found in the tax explanations available [at](#):

Refund of unduly received benefits.

You may also deduct from your revenue refund of unduly received benefits that previously increased your taxable income (in amounts including tax), provided that they were not withheld by the tax remitter.

In 2019, 2020, 2021, 2022 or 2023, you refunded unduly received benefits and the amount of these refunds was not covered by your income for those years, you are entitled to deduct this amount from revenue earned in 2024. You may also deduct amounts refunded in 2024.

Based on the data entered by you in the prepared tax return, the system will generate PIT/O that will be automatically attached to your tax return.

Payments to the individual pension security account (IKZE)

Payments made to the IKZE may not exceed the amount equivalent to 1.2 times (1.8 times in the case of persons conducting non-agricultural business activity as defined in Article 8(6) of the Act of 13 October 1998 on the social insurance system) the forecast average monthly wage in the national economy for a given year specified in the Budget Act or the Provisional Budget Act or in drafts thereof, if the relevant acts have not been enacted. In 2024, this limit is PLN 9,388.80.

In the case of persons conducting business activity, the maximum limit of payments to the IKZE is higher and amounts to 1.8 times the average monthly wage, i.e. PLN 14,083.20 for 2024.

The entered amounts will be transferred to your tax return, and based on them, the system will generate PIT/O that will be automatically attached to your tax return.

Remember! Amounts refunded from the IKZE constitute revenue from other sources, taxed according to the tax scale. If you obtain such revenue, you have to show it in your annual PIT-37 or PIT-36 tax return.

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

Relief for trade unions

You may deduct from your revenue contributions paid in 2024 to trade unions for membership therein.

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

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

The deduction on this account for 2024 must not exceed PLN 840.

Relief for monuments

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

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

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

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

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

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

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

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

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

Donations

You may deduct from your revenue for 2024 the following donations:

- donations for public benefit purposes,
- donations for religious worship purposes,

- blood donations,
- donations for the purpose of the reconstruction of the Saski Palace, Brühl Palace and tenement houses on Królewska Street in Warsaw,
- for vocational educations,
- donations made under other acts.

Donations for public benefit purposes

You are entitled to deduct from your revenue donations for the purposes specified in the Act of 24 April 2003 on public benefit and volunteer work. Their aim is, among others, to support families and individuals in a difficult life situation, charity and the disabled, protection and promotion of health or science, as well as school and higher education.

You may make a donation to:

- non-governmental organizations (e.g. foundations and associations) that are not public sector entities and do not operate for profit, and, among others, churches, associations of local government units or social cooperatives;
- equivalent organizations specified in the provisions regulating public benefit activities in force in a Member State of the European Union (EU) other than Poland or in another country of the European Economic Area (EEA, i.e. Iceland, Liechtenstein, Norway), that carry out public benefit activities in the area of public tasks and pursue specific goals.

You may deduct in your tax return the amount of the actual donation made, but no more than 6% of your revenue.

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

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

In the case of a donation to an organization specified in the regulations governing public benefit activities in a Member State of the European Union other than Poland or in another country of the European Economic Area, you are entitled to make a deduction provided that:

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

Remember! You cannot deduct:

- donations for the benefit of natural persons,

- donations for legal persons and organizational units without legal personality, conducting business activity consisting in the production of consumer electronics, fuel, tobacco, spirits, wine and beer, as well as other alcoholic products with an alcohol content over 1.5%, and products made of precious metals or including these metals, or trade in these products,
- donations refunded to you in any form
- donations deducted from income in another tax return (e.g. PIT-37).

A donation to be deducted must be documented with:

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

You should enter in the relevant items of the prepared tax return the amount (value) of the donation made, the amount (value) of the donation deducted, and the donee's identification details.

The entered amounts will be transferred to your tax return, and based on them, the system will generate PIT/O that will be automatically attached to your tax return.

Donations for religious worship purposes

You can also deduct from your revenue donations for religious worship purposes.

You can deduct the amount of the actual donation made, but no more than 6% of your revenue.

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

If the donation relates to goods subject to VAT, the amount of the donation is understood as the value of the goods plus VAT – in the part exceeding the amount of the input tax that the taxpayer has the right to deduct in accordance with the provisions of the Act on tax on goods and services on account of this donation.

You cannot deduct:

- donations for the benefit of natural persons,
- donations for legal persons and organizational units without legal personality, conducting business activity consisting in the production of consumer electronics, fuel, tobacco, spirits, wine and beer, as well as other alcoholic products with an alcohol content over 1.5%, and products made of precious metals or including these metals, or trade in these products,
- donations refunded to you in any form,
- donations deducted from income in another tax return (e.g. PIT-37).

Donations that were not deducted by you in your tax return due to insufficient revenue cannot be deducted in subsequent years.

A donation must be documented with:

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

You should enter in the relevant items of the prepared tax return the amount (value) of the donation made, the amount (value) of the donation deducted, and the donee's identification details. The entered amounts will be transferred to your tax return, and based on them, the system will generate PIT/O that will be automatically attached to your tax return.

Blood donation

Blood donations by honorary blood donors can also be deducted from revenue.

You are entitled to the relief under the Act on public blood service, in the amount equivalent to the product of PLN 130 and the number of liters of blood or its components donated.

You can deduct in your tax return the amount of the actual donation made, but not more than 6% of your income.

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

The amount of the donation should be documented with a certificate from the organizational unit implementing blood donation tasks. The certificate should specify the amount of blood or its components donated by you free of charge.

You should enter in the relevant items of the prepared tax return the amount (value) of the donation made, the amount (value) of the donation deducted, and the donee's identification details. The entered amounts will be transferred to your tax return, and based on them, the system will generate PIT/O that will be automatically attached to your tax return.

Donations for vocational education

If you earn revenue from non-agricultural business activity, you are entitled to deduct donations for vocational education made to:

- public vocational schools,
- continuing education facilities and vocational training centers enabling the acquisition and supplementation of knowledge, skills and professional qualifications.

The donation may cover only teaching materials or fixed assets, provided they are complete and not older than 12 years.

You may deduct in your tax return the amount of the actual donation made, but no more than 6% of your revenue.

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

The donation amount is to be documented with proof of the donor's identification details and the value of the donation, along with the donee's representation on its acceptance.

Based on the data entered in the prepared tax return, the system will generate PIT/O that will be automatically attached to your tax return.

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

You are entitled to deduct from your revenue donations for the reconstruction of the Saski Palace, Brühl Palace and tenement houses on Królewska Street in Warsaw. The reconstruction is implemented by a Special Purpose Vehicle established by the State Treasury.

You may deduct in your tax return the amount of the actual donation made, but no more than 6% of your revenue.

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

Based on the data entered in the prepared tax return, the system will generate PIT/O that will be automatically attached to your tax return.

Donations made under other acts

You can also deduct from your revenue donations made to charitable and care activities of church legal persons. You can deduct such donations in the full amount of the actual donation made.

The right to such deduction is provided for in acts regulating the relation of the state to particular churches, e.g. the Act of 17 May 1989 on the relation of the State to the Catholic Church in the Republic of Poland.

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

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

- proof of payment to the donee's payment account or its bank account other than a payment account – in the case of a cash donation,

- document indicating the donor's identification details and the value of the donation, along with the donee's representation on its acceptance – in the case of a non-monetary donation.

Based on the data entered in the tax return prepared in the Your e-PIT service, the system will generate PIT/O that will be automatically attached to your tax return.

Note!

You should receive from the donee:

- confirmation of the receipt of the donation, and
- a report on the allocation of the donation to charity and care activities carried out by the church (within two years of receiving the donation).

Exemption referred to in Article 21(6)-(13) of the Act.

This exemption will apply to you if you have started business activity for the first time and chosen to be taxed under the flat-rate income tax system. This preference involves exemption from paying the flat-rate tax in the first year of your business operation.

The payment of the due flat-rate tax for the year covered by this exemption from non-agricultural business activity is spread over the next five consecutive tax years immediately following the year in which you benefited from the exemption, with the tax amounting to 20% of the flat-rate tax due as shown in the tax return for the year covered by the exemption.

Relief for the purchase of a payment terminal

If you conduct business activity taxed:

- on general terms according to the tax scale,
- on general terms, with flat tax,
- with lump-sum tax on recorded revenue

you are entitled to take advantage of the relief for the purchase of a payment terminal.

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

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

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

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

in other cases, you are entitled to deduct from the tax base a maximum of PLN 1,000.

As a rule, you are entitled to benefit from this relief for two fiscal years – in the fiscal year in which you started accepting payments using a payment terminal and in the following year.

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

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

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

Remember! The relief is not available to:

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

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

Abolition relief

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

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

- from work under an employment contract, activity performed in person, and business activity;
- under property rights, copyright and neighboring rights, as defined in other regulations, and artistic, literary, scientific, educational and columnist activities performed outside Poland, except for income (revenue) for exercising or disposing of these

rights. You may deduct from your tax the amount equivalent to the difference between the tax calculated by applying the proportional deduction method and the amount of the tax calculated by applying exemption with progression (in accordance with the rules set out in Article 27(8) of the PIT Act).

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

However, the above limit does not apply to revenue earned abroad from work under employment contracts, contracts of mandate, contracts for specific work or services performed outside the land territory of countries (e.g., by sailors and offshore drilling platform workers).

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

Student relief (student's training)

You may take advantage of the relief for training students or employing workers for vocational preparation based on the acquired rights principle, provided that you met the necessary conditions to claim it before the end of 2003.

Employment support contract

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

You are entitled to the deduction if, in accordance with the provisions of the Act of 20 April 2004 on employment promotion and labor market institutions, you concluded an employment support contract with an unemployed person for performing gainful work in the household, and paid social insurance premiums on this account from your own funds.

The deduction is available after each period of 12 consecutive months of this contract term, provided that:

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

You can deduct expenses related to the payment – from your own funds – of social insurance premiums for a person employed under an employment support contract, as specified in the Act of 13 October 1998 on the social insurance system.

Housing reliefs

Pursuant to Article 9(1) of the Act of 16 November 2006 amending the Personal Income Tax Act and certain other acts "a taxpayer who was granted, in 2002-2006, a loan referred to in Article 26b of the PIT Act in the wording effective before 1 January 2007, hereinafter referred to as a "housing loan", is entitled, on the terms and conditions specified in this Act and in the Act on flat-rate income tax on certain revenue earned by natural persons, in the wording effective before 1 January 2007, to deduct expenses incurred to repay interest on:

1. a housing loan,
2. a loan taken out to repay a housing loan
3. each subsequent loan taken out to repay the loan referred to in points 1 or 2
4. - until the repayment deadline specified in a housing loan agreement concluded before 1 January 2007, but no later than 31 December 2027."

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

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

As part of interest relief, you may deduct actually repaid interest on a housing loan and on a loan taken to repay the housing loan and on each subsequent loan taken to repay the aforementioned liabilities.

If the loan is part of a loan taken out to repay loan liabilities other than:

- a housing loan,
- a loan taken out to repay a housing loan,
- each subsequent loan taken out to repay the aforementioned liabilities.

Remember! You can deduct only interest on the portion of the loan that is proportionally attributable to the repayment of the loan taken out to repay the housing loan and each subsequent loan taken out to repay the aforementioned liabilities.

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

You can apply the deduction if, among others:

- you were granted the housing loan in 2002-2006;

- the housing loan was granted by an entity authorized under the provisions of banking law or the provisions on cooperative savings and credit unions to grant loans, and the loan agreement specifies that it relates to one of the investments listed in your PIT-2K declaration;
- the loan granted to repay a housing loan or any subsequent loan taken out to repay these loans has been taken with at banks or savings and credit unions operating in all countries of the European Union, the European Economic Area, and in the Swiss Confederation;
- the investment involves residential buildings or apartments located on land in the Republic of Poland intended for housing construction in the local spatial development plan, and in the absence thereof – specified as such in a decision on building conditions and land development, issued under applicable laws;
- the investment involves a residential building or an apartment, the construction of which was completed no earlier than in 2002, and also in the case of an investment involving:
 - construction of a residential building or construction of a superstructure or the extension of a building for residential purposes, or reconstruction (adaptation) of a non-residential building, its part or non-residential premises for residential purposes, as a result of which an autonomous apartment that meets the standards specified in the provisions of the construction law will be created – the investment was completed within three years, starting from the end of the calendar year in which, in accordance with the construction law, a permit for the construction of a residential building or the construction of a superstructure or the extension of a building for residential purposes or for the reconstruction (adaptation) of a non-residential building, its part or non-residential premises for residential purposes was obtained, and was confirmed with an occupancy permit for a residential building, as specified in the provisions of the construction law, and where such permit is not required – a notification of the completion of the construction of such building,
 - provision of a construction or housing contribution to a housing cooperative for the acquisition of the right to a newly constructed residential building or an apartment in such building, or the purchase of a newly built residential building or an apartment in such building from the municipal office or from the person who has built this building in the course of their business activity – an agreement on the establishment of a cooperative ownership or tenant right to the apartment, or an agreement in the form of a notarial deed establishing separate ownership of the apartment, on transferring to you ownership of the residential building or the apartment was concluded, to which you are one of the parties,
- interest:
 - has been actually paid by you, and its amount and payment date are documented by evidence issued by an entity authorized under the provisions of banking law or the provisions on cooperative savings and credit unions to grant loans,
 - has neither been recognized by you as tax-deductible expenses nor refunded to you in any form, unless the refunded interest increased the tax base,
- you did not apply or are not applying a deduction from income (revenue) or tax of expenses incurred for your own housing purposes, allocated to:
 - purchase of land or paid transfer of the right of perpetual usufruct of land for the construction of a residential building,
 - construction of a residential building,
 - a construction or housing contribution to a housing cooperative,

- purchase of a newly built residential building or an apartment in such building from the municipal office or from the person who has built this building in the course of their business activity,
- building a superstructure or the extension of a building for residential purposes,
- reconstruction of an attic, drying room or adaptation of other room for residential purposes as well as finishing an apartment in a newly built residential building, until this apartment is occupied,
- regular saving of funds in a savings and credit account with a bank operating a housing savings system. A deduction is possible only for interest:
 - accrued for the period from 1 January 2002 and paid since then,
 - on that portion of the loan that does not exceed the amount equivalent to the product of 70 m² of usable area and the conversion factor of 1 m² of usable floor area of a residential building, established to calculate a guarantee premium on contributions to housing savings books for the third quarter of the year preceding the fiscal year, specified for the year of the investment completion.

In 2024, this amount is PLN 374,290. For example, if you took out a loan in 2002-2006 in the amount of e.g. PLN 380,000, and completed the housing investment in 2024, you may deduct from income in the tax return submitted for that year the interest actually paid in the portion attributable to the loan in the amount of PLN 374,290, i.e. in the percentage that will result from dividing the limit amount (PLN 374,290) by the total loan amount (PLN 380,000) x 100%.

Remember also that:

- the amount of deductions applies to both spouses jointly. If the spouses settle tax separately – deductions are made in accordance with applications contained in annual tax returns, or from the income of each of the spouses, in the proportion indicated in the application, or from the income of one of them,
- the tax return filed for the year in which you make deductions under interest relief for the first time should be accompanied by a declaration, consistent with a specific template, on the amount of all expenses incurred with respect to a given investment, including the amount of expenses documented with invoices issued by VAT taxable persons not exempt from this tax – PIT-2K. In this declaration, you (and in the case of spouses – both the husband and wife) are required to indicate, besides identification details, also:
 - the year in which you were granted the housing loan,
 - the amount of the loan,
 - the year of the commencement and completion of the housing investment for which you took out the loan,
 - the type of the investment,
 - the total amount of expenses related to the investment,
 - the amounts of expenses documented with invoices issued by VAT taxable persons not exempt from this tax,
- you are not entitled to make a deduction if you have taken out a housing loan on the terms set out in the Act of 8 September 2006 on financial support for families in purchasing their own apartments – paragraph 2 of the aforementioned Article 9 of the Act of 16 November 2006 amending the Personal Income Tax Act and certain other acts.

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

mentioned provisions.

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

The type of the housing expense and the amount deducted accordingly should be specified. However, the deduction amount may not be higher than the amount of the deduction limit applicable in a given fiscal year. This limit is calculated as the difference between the deduction limit available to the taxpayer in the period when the provisions of the Act were in force (i.e. starting from 1992) and the deduction limit used in previous years.

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

Housing fund

A tax deduction for regular saving in one savings and credit account and with one bank that operates a housing fund system is available to taxpayers who concluded a contractual loan agreement with a bank operating a housing fund system on regular saving, in accordance with the rules set out in the provisions on certain forms of support for housing construction, and acquired, before 1 January 2002, the right to deduct from tax expenses incurred for the purpose specified in Article 27a(1)(2) of the Act, in the wording effective before 1 January 2002, are entitled to deduct, on the terms and conditions set out in that act, further amounts of savings paid to continue regular saving only in the same savings and credit account and with the same bank operating a housing fund system, paid from 1 January 2002 until the expiry of the period of regular saving, specified in the contractual loan agreement.

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

Housing expenses not deducted in previous years

If you made tax deductions for housing expenses in the previous years (including as part of the renovation and modernization relief), but the deduction you were entitled to was not covered by your tax for those years, you may increase the tax deduction you are entitled to in 2024 by the non-deducted amount.

Amounts of lump-sum tax due

Additions to lump-sum tax

Enter here the amounts for which you made deductions from revenue or lump-sum tax in previous years and later received a refund of the deducted amounts (in full or in part), e.g., you received funding under a thermal modernization program.

Lump-sum tax due

When completing the table of lump-sum tax amounts due, show the lump-sum tax on your revenue calculated by you during the year. The amount of the lump-sum tax due for particular month (quarter) should be calculated by subtracting available deductions from revenue and multiplying the resulting amount by the appropriate lump-sum tax rate. The calculated lump-sum tax amount should be reduced by available deductions from the lump-sum tax and then rounded to full PLN.

Other information

If you have a Large Family Card (KDR), make sure to include this information in your tax return. This can help you receive your tax refund more quickly. However, remember that this is only possible if you submit the tax return electronically.

You may also provide in your tax return your telephone number or email address, so that the tax office can easily contact you with respect to the filed tax return. This information is not, however, obligatory. You do not have to provide it if you do not like to do this.

Personal account for overpayment refund

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

You may only indicate an account you are the holder (co-holder) of. You should also indicate the first names and surnames of all co-holders of this account.

Remember! The indicated account updates the account previously reported to the tax office.

Supplementary information.

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

PIT/O is submitted by taxpayers who take advantage, for the fiscal year, of deductions from revenue or tax.

PIT/D is submitted by taxpayers who, based on the acquired rights principle, take advantage of deductions for housing expenses.

PIT-2K is submitted by taxpayers who, in 2024, took advantage of the interest relief deduction for the first time.

PIT-28/B is submitted by taxpayers earning revenue from business activity conducted in the form of a partnership(s).