

Country Guide > Poland

Cost of Living

Indicative value for a working adult in a city: **Warsaw**

Publicly available data (Numbeo, etc...), verified by Marco's in-country staff

Living Requirement	Indicative Amount (PLN)
McDonalds Set Meal	30
Monthly Train and Bus Tickets	180
3 Bedrooms Rental (City Center)	7,300
3 Bedrooms Rental (Outskirt)	5,400

Current Inflation Rate: 4.9%

Wage

Minimum Wages:

Minimal wage: Gross 4,666 PLN

Median Salary

Estimated based on general positions such as HR, Accounting, Admin roles, in tier one cities.

Job Level	Monthly Salary (PLN)
Entry-Level (Fresh Graduate)	5,500
Mid-Level (5 Years)	8,000
Experienced & Managerial Level (10 Years)	Over 10,000
Specialized & Senior-Level (15 Years)	Over 12,000

Annual Salary Growth: 12.1%

Statutory Contribution

The annual basis for calculating pension, disability and sickness insurance contributions in a given calendar year cannot be higher than the amount corresponding to 30 times the forecast average monthly salary in the national economy for a given calendar year.

All contributions are paid monthly by the employer to the ZUS, up to 15 of the following month.

Type	Employer Rates	Employee Rates	Notes
Pension Insurance	9.76%	9.76%	All staff Max. contribution base 234.720,00 PLN /year
Disability Insurance	6.5%	1.5%	All staff Max. contribution base 234.720,00 PLN /year
Accident Insurance	1.67%	-	All staff (less than 9 insured staffs), can be higher, if more people need to be insured.
Sickness Insurance	-	2.45%	All staff Max. contribution base 19.560,00 PLN/ month

Health Insurance	-	9%	All staff
Labor Fund (FP)	2.45%	-	All staff
Guaranteed Employee Benefits Fund (FGŚP)	0.1%	-	All staff
Employee Capital Plan (PPK)	1.5%, Voluntary additional contribution up to 2.5%	2%	All staff
Social benefits fund (ZFSŚ)	2 417,14 PLN/ per year In 2025 (37.5% of the average monthly salary in the national economy in pervious year)	-	Companies with at least 50 full-time staff from January 1st of each year
National Fund for Disability Rehabilitation (PFRON)	40,65% of the average salary in a given quarter 40.65%*average salary *(number of employees*8%-number of employees with disabilities)	-	An employer employing at least 25 people if it does not achieve the 6% rate of employing people with disabilities

Other Benefit

Other common employment benefits in Poland include:

- Work from Home Allowance: Mandatory reimbursement for remote working Around PLN100
- Co-financing of glasses: Staff spending 4 hours per day on a computer, employers reimburse part of the expense around 300 PLN
- Private health Insurance: Around 250 PLN per month
- Multisport card: Around 150 PLN per month
- Holiday allowance: It can be paid out of the ZFSŚ or it can be a benefit provided by a company
- Additional annual leave days

Income Tax

Residents

- For under 26 year-olds earning up to 85,528 PLN per year: 0%

Taxable Income	Tax Rate
Up to 30,000	0%
30,000 -120,000	12%
Over 120,000	32%

Non-Residents

- Depends on the double taxation agreement between countries. Typically, only income originating in Poland is taxed, the rate is same as residents
- A tax resident is an individual who meets one of following criteria:
 - Residence in Poland for at least 183 days in a calendar year
 - Have their centre of life interests in Poland

Working Hours**Statutory**

40 hours

8 hours a day, 5 days a week

Typical practice

40 hours

Monday - Friday

Overtime

Maximum 8 hours per week, 150 hours per year

- Reception of hours for overtime:
 - 100% for overtime requested by staff
 - 150% for overtime requested by the employer
- Overtime supplement:
 - 150% of regular salary for overtime
 - Sundays, public holidays, night hours (21:00- 07:00): 200% of regular salary

Employment Contract**Trial Period**

Contract Format	Payroll Currency	Probation	Contract Period
Written in Polish. It is possible to use a qualified electronic signature Copies in other languages accepted, but the Polish version prevails	PLN	Up to 3 months, extensions are possible if a different position is offered	Max. 3 months

Termination

- In Poland the termination process adheres to the following rules:

	Voluntary Resignation	Involuntary Termination	Economic Layoff
Notice Period - Probation	<ul style="list-style-type: none"> - Under 2 weeks' service: 3 working days - Over 2 weeks' but under 3 months' service: 1 week - 3 months' service: 2 weeks 	<ul style="list-style-type: none"> - Under 2 weeks' service: 3 working days - Over 2 weeks' but under 3 months' service: 1 week - 3 months' service: 2 weeks 	<ul style="list-style-type: none"> - Under 2 weeks' service: 3 working days - Over 2 weeks' but under 3 months' service: 1 week - 3 months' service: 2 weeks
Notice Period - Regular	-	-	-
Severance Pay	-	-	-

Fixed-Term

Contract Format	Payroll Currency	Probation	Contract Period
Written in Polish. It is possible to use a qualified electronic signature Copies in other languages accepted, but the Polish version prevails	PLN	-	Up to 33 months or 3 contracts in total

Termination

- In Poland the termination process adheres to the following rules:

	Voluntary Resignation	Involuntary Termination	Economic Layoff
Notice Period - Probation	-	-	-
Notice Period - Regular	- 0- 6 months' service: 2 weeks - 6 months - 3 years' service: 1 month - Over 3 years' service: 3 month	- 0- 6 months' service: 2 weeks - 6 months - 3 years' service: 1 month - Over 3 years' service: 3 month	- 0- 6 months' service: 2 weeks - 6 months - 3 years' service: 1 month - Over 3 years' service: 3 month
Severance Pay	-	- Companies with at least 20 staff - 2 years' service: 1 month salary - 2 - 8 years' service: 2 months' salary - Over 8 years' service: 3 months' salary	- Companies with at least 20 staff - 2 years' service: 1 month salary - 2 - 8 years' service: 2 months' salary - Over 8 years' service: 3 months' salary

Permanent

Contract Format	Payroll Currency	Probation	Contract Period
Written in Polish. It is possible to use a qualified electronic signature Copies in other languages accepted, but the Polish version prevails	PLN	-	-

Termination

- In Poland the termination process adheres to the following rules:

	Voluntary Resignation	Involuntary Termination	Economic Layoff
Notice Period - Probation	- No notice during probation	- No notice during probation	- No notice during probation
Notice Period - Regular	- 0- 6 months' service: 2 weeks	- 0- 6 months' service: 2 weeks	- 0- 6 months' service: 2 weeks
	- 6 months - 3 years' service: 1 month	- 6 months - 3 years' service: 1 month	- 6 months - 3 years' service: 1 month
	- Over 3 years' service: 3 months	- Over 3 years' service: 3 months	- Over 3 years' service: 3 months
Severance Pay	-	Companies with at least 20 staff - 2 years' service: 1 month salary - 2 - 8 years' service: 2 months' salary - Over 8 years' service: 3 months' salary	Companies with at least 20 staff - 2 years' service: 1 month salary - 2 - 8 years' service: 2 months' salary - Over 8 years' service: 3 months' salary

2025 Public Holiday

Date	Name
01 Jan	New Year's Day
06 Jan	Epiphany
20 Apr - 21 Apr	Easter
01 May	Labor Day
03 May	Constitution Day
08 Jun	Whit Sunday

15 Aug	Assumption of Mary
01 Nov	All Saint's Day
11 Nov	Independence Day
24 Dec	Christmas Eve
25 Dec - 26 Dec	Christmas Day

Leave

Leave Type	Entitlement	Notes
Annual Leave	<ul style="list-style-type: none"> - 20 working days- under 10 years' service - 26 working days - over 10 years' service 	All staff with length of service including periods of education
Sick Leave	182 calendar days or 270 days (pregnancy, tuberculosis).	All staff after 30 days of uninterrupted insurance - First 33 days (14 days for staff over 50 years old): 80% regular salary paid by employer - After 33 days -182 days: 80% base salary paid by ZUS - 100% regular salary for pregnant women
Maternity Leave	20 – 37 weeks 20 weeks – one child 31 weeks – two children 33 weeks – three children 35 weeks – four children 37 weeks – five or more children	All expectant mothers - 100% normal salary paid by ZUS Staff submitting applications up to 21 days after birth: - 81.5% of basic monthly salary paid by ZUS
Paternity Leave	14 calendar days	All expectant fathers 100% regular salary paid by ZUS
Parental Leave	41 weeks – for one child 43 weeks – for several children	All staff - 70% base salary paid by ZUS for all weeks Staff submitting applications up to 21 days after birth: - 81.5% basic monthly salary paid by ZUS
Carer's Leave	5 working days per year	Staff providing care for family member or person living in the same household
Childcare Leave	2 working days	All staff with children under 14 years old
Occasional Leave	2 days for weddings 1 day for a child's wedding 2 days for childbirth Up to 2 days for funerals	All staff

Blood Donation Leave	2 calendar days	All male staff can donate 6 times per year, female staff 4 times per year
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