

Poland

Preserving individual debtor's human dignity in distress

1 EURO= 4,4 ZŁ

1. Monthly income

Adults	Single person	With 2 dependent children
Minimum wage for a full-time employee (if it exists): Name: płaca minimalna	Gross : 2.250 zł (511,36 euro) Net : 1.634 zł (371,36 euro)	For each child up to the age of 18 years old government provide benefit in the amount 500 zł (113,63 euro)
Median income per capita	Gross: 4.839,24 zł (1.099,82 euro) Net: 3.438 zł (781,36 euro)	For each child up to the age of 18 years old government provide benefit in the amount 500 zł (113,63 euro)

Poverty threshold	701 zł (159,31 euro)	Two adults and two children: 2.112 zł (480 euro)
Minimum solidarity allowance for an adult without income	Minimum 30 zł (6,81 euro) Maximum 645 zł (146,59 euro)	

Elderly people	Single person	Couple
Minimum pension for a former employee (full career)	Gross:1.100 zł (250 euro)	Does not exist such institution
Average pension per capita (all types of pensions)	Gross: 2236,84 zł (508,37 euro)	
Minimum solidarity allowance for elderly people with no or very limited pension	Does not exist such institution	

Additional information:

- Parents receive additional money in the amount 95-135 zł (21,5- 30,68 euro) if the monthly income per person is lower than 674,00 zł (153,18 euro)

2. Each children until 18 years old receives amount 300 zł (68,18 euro) a year for books to school
3. Elderly people who are 75 years old receive benefit in the amount of 222,01 zł (50,45 euro) each month

2. Garnishment of funds in bank accounts

This concerns the seizure of funds directly from the bank account of the debtor, as a result of a court ruling or equivalent procedure.

Unseizable funds	From salary 1.634 zł (371,36 euro) (single person)	
Unseizable_income	Description	Designation
	<ol style="list-style-type: none"> 1. Minimum wage 2. Social aid** 3. Social pension for disabled 4. Scholarship 5. Social insurance benefits 6. Unemployment benefits 	<ol style="list-style-type: none"> 1. Płaca Minimalna 2. Świadczenia pomocy społecznej 3. Renta socjalna dla osób z niepełnosprawnością 4. Stypendium 5. świadczenia z ubezpieczeń osobowych zasilek dla bezrobotnych
Partly seizable income	<ol style="list-style-type: none"> 1. Salary <ol style="list-style-type: none"> a) to the amount of minimum wage b) to the half of the salary when amount of salary is higher than 760 euro *** 2. 1/4 of the pension, however it is impossible to seizure pension lower than 198 euros 3. Property insurance 	<ol style="list-style-type: none"> 1. Wynagrodzenie <ol style="list-style-type: none"> a) Do najniższej krajowej b) Do połowy wynagrodzenia, gdy kwota wygrodenia jest wyższa niż 760 euro 2. ¼ emerytury, jednakże jest niemożliwe zajęcie poniżej 198 euro 3. odszkodowania z ubezpieczeń majątkowych
Income that can be fully seized	<ol style="list-style-type: none"> 1. tax overpayment 	<ol style="list-style-type: none"> 1. nadpłata podatku

Additional information:

* Social aid is considered widely because almost all social benefits are unseizable. It is impossible to translate every institution.

**760 euro is the valid amount for 2019 year. Every year the amount varies.

3. Seizures on wages and from third parties

This concerns seizures made directly by the debtor's employer from their employee's wages, following a court ruling or equivalent procedure. The same type of seizure may be made with other third parties.

Unseizable amount	371,36 euro (single person)			
Seizable amounts (single person)	Income range	Monthly income	Percentage portion that can be seized	Maximum amount that can be seized per month
	1	371,36 euro- minimum wage		0
	2	>371,36 euro		To the amount of 371,36 euro
	3	>760 euro	50 %	
	4			
	5			
	6			
	7			

Additional information:

Other rules are applied for pension benefit and disablement pension seizure in that case cannot be higher than ¼ of the benefit/pension. The same rules are applied for sickness benefit. Other social benefits in most cases are unseizable.

4. Additional rules for the protection of debtors

As part of an amicable debt mediation procedure or of a personal bankruptcy procedure, some additional protection rules exist in some countries, such as:

- The freezing of the recovery costs and default interest;
- The freezing of recovery procedures (made by registered mail or through a bailiff);
- The possibility for the debt advisor or the judge to lower or increase the protected amounts;
- The possibility of choosing other methods or calculation rules to determine the remaining income.

If similar rules exist in your country, it would be very useful to describe them.

In Poland there are no legal obligations which force collect agencies or bailiff to “cooperate” with debtor. However collect agencies might agree for individual negotiation of the debt- what happens very rarely. In those situation collect agencies base on the institutions in civil code.

Do you accept we include your name, or the name of your organisation, in the list of respondents that will be included in the final report?	YES	NO
	X	
Personal name	Piotr Tokarczyk	
Name of the organisation	Stowarzyszenie Krzewienia Edukacji Finansowej (The Society for Promotion of Financial Education)	
	PS: The calculation of the seizable amounts presented in point 3. takes into account some data collected during a workshop organised with other professionals.	