

BS&O ALERT

November 2025



IBDO

INFORMATION

KSeF will force changes in accounting for employee expenses

As of 1 February 2026 companies with more than PLN 200 million in turnover and as of 1 April 2026 all other VAT taxable persons will be required to issue invoices only through the Domestic e-Invoice System KSeF. This will have a fundamental effect on the process of accounting for employee expenses, as invoices for business trips, fuel or office supply purchases will no longer go directly to the employees.

The introduction of KSeF means the end of the existing model where the employee was handed a paper invoice or had it sent to their work e-mail, described it as required by the accounting department and forwarded to the paid. As of 2026 all structured invoices will go directly to KSeF, where they will be archived in a single set without the ability of automatic filtering by criteria related to employee expenses. A supplier issuing an invoice will not be required to give it to the employee that made the purchase, which constitutes a fundamental change in the document flow process.

The main challenge will be to identify and assign invoices to specific employees and cost centers. In reaction to this problem, in the Ministry of Finance has provided for the possibility of using the "Entity3" node with the role marked with the number "11," which identifies the employee, in the logical structure of the FA(3) invoice. This solution makes it possible to include additional identification data in the invoice, such as the PESEL number for those employed on the basis of an employment contract, the NIP number for B2B contractors, or the e-mail address in the contact details. This information will allow the accounting department to automate the process of searching the KSeF system for invoices related to specific employees. Now is the time for businesses to start implementing procedures requiring employees to provide unique identifiers or e-mail addresses when making business purchases. It is also possible to introduce a system of numbers or symbols, where each employee receives a unique code to provide for business transactions. This practice will allow the accounting department to correctly assign e-invoices without an additional explanation from the employee, although it carries the risk of errors when entering codes and requires the cooperation of invoice issuers.

In accordance with the provisions of the Value Added Tax Act, invoices issued to a company will document employee expenses and enable

a VAT deduction as long as they meet the statutory conditions. It is, however, important to remember that some categories of expenses, such as hotel or catering services do not by definition entitle to a deduction of input tax. In practice, companies will have to combine data from KSeF with ERP systems and business trip reports in order to automatically assign employee expenses to the appropriate cost centers. Close collaboration between the accounting and personnel and payroll departments will also be necessary.

The greatest changes await mobile employees and those who frequently travel on business, as they account for employee expenses most often. The increased number of invoices requires special attention to ensure they are assigned correctly. In addition, it will be necessary to modify documents that regulate mobile work and business travel, including policies, procedures, regulations, and even the provisions of individual employment contracts.

It should also be noted that transitional provisions making it easier to adapt to the new system will remain in effect until the end of 2026. The postponement of penalties for KSeF-related irregularities and the ability to issue invoices from cash registers have been maintained. The requirement to include the KSeF identification number in bank transfers, for standard as well as split payments, has also been postponed until the end of 2026. It is obvious that companies should use this time to adapt their accounting and financial systems to integration with KSeF, audit their existing processes, and train their employees in the new rules to avoid chaos in accounts and potential disputes with employees.



As of 2026 electronic books of account for traders with monthly SAF VAT

Starting from 2026 traders filing monthly SAF_V7M will keep their books of account exclusively in electronic form and transmit new SAF files to the tax office. The Ministry of Finance will provide free interactive forms for the fulfillment of the new obligations.

The Ministry of Finance has issued a reminder that starting from 1 January 2026 traders who file monthly SAF_V7M records will be required to keep their books of account, tax revenue and expense ledgers, or revenue records exclusively using computer software. This is according to three regulations of the Minister of Finance and Economy of 6 September 2025 that have been published in the Journal of Laws (items 1199, 1294, and 1311). The new regulations impose an obligation to transmit books of account in a structured form for the first time in 2027 for the year 2026.

The scope of new reporting obligations depends on the type of documentation kept by the trader. Entities that keep books of account will submit SAF_KR_PD containing data from the books as well as SAF_ST_KR with tangible and intangible fixed asset records. Traders using tax revenue and expense ledgers will transmit SAF_PKPIR and SAF_ST, whereas those that report on a lump sum basis will submit SAF_EWP with a record of revenues and SAF_ST with a list of fixed assets.

The Ministry of Finance has announced that free interactive forms for the submission of the required files will be made available at the end of December 2025. The tools will be available to traders who keep tax revenue and expense ledgers and revenue records, allowing them to fulfill their obligations without having to purchase specialized accounting software. The ministry has also already published information brochures explaining the content of the individual SAF logical structures. To recap: the new obligations will first apply to PIT taxable persons required to report VAT on a monthly basis, who as of 2026 will keep electronic books of account and will for the first time transmit them to the tax office in 2027. Other PIT taxable persons, including those submitting SAF_V7K (quarterly), will not become subject to the obligation until 2027, when they will have to start keeping electronic books of account and transmit them to the head of the tax office in 2028.

The new regulations are intended to streamline tax audits and increase the transparency of business accounts. Books of account in electronic form will make it possible for the tax authorities to verify the accuracy of accounts more quickly and will reduce the need for on-site audits. Especially since mandatory KSeF will begin operating at the same time. For traders this means that they will have to adapt their accounting systems or use the tools provided by the Ministry of Finance.



The rules for going back to Small ZUS Plus relief to change as of 2026

Starting from January 2026 traders will be able to return to Small ZUS Plus after a break of only 24 months without having to wait until January of the following year. The change will allow for flexible use of the relief at any time of the year after meeting the statutory requirements.

Traders will be able to pay lower social insurance premiums for a maximum of 36 months during every 60 calendar months of business operations, with the possibility of going back to the relief in any month of the year after a 24-month break - indicates a change in regulations that will go into effect as of 1 January 2026. Until now ZUS verified eligibility only in January or in the first month of business operations in a given year, which prevented flexible use of the relief.

Small ZUS Plus can be used by traders whose income from business operations conducted throughout the previous year did not exceed PLN 120 000 and who conducted business operations for a minimum of 60 calendar days. The relief does not include the first year of business operations or those who meet the conditions for paying premiums on 30% of the minimum wage. Traders who use the tax card while being exempt from VAT are also not eligible as their revenues cannot be verified.

The premium calculation base under Small ZUS Plus is 50% of the average monthly income from business operations generated in the previous year, but it cannot be lower than 30% of the minimum wage (PLN 1399,80 in 2025) or higher than 60% of the projected average wage (PLN 5203,80 in 2025). For traders who report taxes on a lump sum or tax card basis, income is determined by multiplying revenue by a factor of 0.5.

Registration for Small ZUS Plus requires the submission of deregistration from the current insurance code and registration with code 05 90 or 05 92. The use of Small ZUS Plus is voluntary.



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Ministry of Finance adapting SAF VAT to mandatory KSeF

Traders will have to tag all invoices in the SAF VAT records with the KSeF number or one of three new codes: OFF, BFK, or DI - a draft decree of the Ministry of Finance published on 22 October 2025 indicates. The draft adapts SAF VAT reporting to the Domestic e-Invoice System by introducing the requirement to show the KSeF numbers of received invoices in purchase records, as well as to correct SAF VAT after obtaining the number for invoices issued in the offline24 mode. The decree will apply to all businesses from 1 February 2026, irrespective of the date on which they become subject to the requirement to issue invoices in KSeF.

President has signed law on resolving doubts in favor of taxable persons

According to an amendment to the Tax Ordinance signed by the president, in proceedings initiated ex officio the tax authorities will resolve insoluble doubts regarding the actual state of affairs in favor of the taxable person. The act, which will go into effect as of 4 November 2025, will not apply when the proceeding involves parties with conflicting interests, when the regulations require a party to prove specific facts, or when it is contrary to a valid public interest. The rule will also apply to tax inspections and audits, and the transitional provisions provide for the application of the new regulations to proceedings not completed before the effective date of the act.

Sejm has passed increase in CIT for banks to 30 percent

The CIT rate for banks will increase from 19 to 30 percent in 2026, then be reduced to 26 percent in 2027 and 23 percent from 2028 – as passed by the Sejm on 18 October 2025 by a majority of 238 votes in favor and 187 against. The act calls for the simultaneous reduction in the tax on certain financial institutions from 0,0366 to 0,0329 percent of the tax base from 2027 and 0,0293 percent

from 2028. The increase in CIT will generate PLN 6,6 billion for the state budget in 2026 and a total of PLN 38,2 billion over 10 years, while the reduction in the bank tax will result in a loss of PLN 14,8 billion by 2035. The regulations on CIT will become effective on 1 January 2026, and the changes to the bank tax on 1 January 2027. The act will still be considered by the Senate and will then require the president's signature.

Sejm has tightened taxation of family foundations

The Sejm has passed an amendment to the Corporate Income Tax Act whereby family foundations will pay income tax on the sale of assets within 36 months of contribution and will be covered by the provisions on CFC and exit tax. The Minister of Finance and Economy has estimated that the changes will raise budget revenues by approximately PLN 200 million in 2026 by introducing taxation of income generated by foundations through tax transparent entities, as well as revenues from short-term residential building rentals. The act expands the category of hidden profits to include situations where loans granted to the founders or beneficiaries are forgiven, thus counteracting the transfer of assets outside Poland – the regulations will become effective as of 1 January 2026.

CEIDG and list of VAT taxable persons to be integrated

Traders will be able to verify information about their counterparties and their VAT status in one place on the biznes.gov.pl portal, following the Sejm's passing on 17 October 2025 of an amendment to the acts on the CEIDG and VAT. The Ministry of Development and Technology in collaboration with the Ministry of Finance, will make the data from the list of VAT taxable persons available as part of the existing company search engine at the Information Point for Traders. This solution will eliminate the need to use several separate registers when verifying counterparties, thereby shortening the process of obtaining information.



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Service contracts and self-employment to be included in length of employment

According to an act signed by the president on 15 October 2025, starting from 1 January 2026 periods of conducting business operations, working on the basis of for-hire or service contracts will be included in the length of employment. The amendment to the Labor Code will enable employees to acquire eligibility for longer annual leave, jubilee bonuses and seniority allowances also for periods of work from previous years, including periods when operations were suspended to take care of a child. ZUS will issue certificates confirming the periods to be included, and if unable to do so, the employee will prove their length of employment with their own documents. The regulations will go into effect on 1 January 2026, and from that date will apply to the public finance sector. Whereas for other employers they will apply from the first day of the month following the expiration of 6 months from the date of their publication in the Journal of Laws (see Journal of Laws of 21 October 2025, item 1423).

Sejm has passed act on collective bargaining agreements

On 15 October 2025 the Sejm passed an act prepared by the Ministry of Family, Labor and Social Policy whereby employers and trade unions will negotiate working conditions, including working hours, vacation time, and wage increases, in collective bargaining agreements. The act introduces a National Register of Collective Bargaining Agreements with an information system for their registration, the possibility of mediation in disputes and flexible terms of bargaining agreements – for a fixed, extendable term or for an indefinite period. Employers as

well as company and inter-company trade unions will be authorized to negotiate collective bargaining agreements, while adhering to the principle of maintaining favorable terms for the employee. The act will go into effect 14 days after its publication.

Government wants to exempt investment and pension funds from withholding tax

On 14 October 2025 the Council of Ministers adopted a draft amendment to the CIT Act whereby investment funds managed by a management board and comparable funds from outside the EU would be exempt from withholding tax on dividends. The draft adapts the regulations to the rulings of the Court of Justice of the European Union, implementing the EU principle of free movement of capital, while at the same time introducing safeguards against abuses, including the requirement to provide the Head of KAS with information on Polish residents holding accounts in foreign funds. The amendment will make it possible to refuse exemption in the case of artificial structures and will require an appropriate permit to manage a fund. The changes will go into effect on 1 January 2026.

Tax audits lasting more than 6 months with no late interest charges

Under an amendment to the Tax Ordinance effective from 4 November 2025, the tax authorities will not charge interest on tax arrears if the audit is not completed within 6 months. Interest will not be charged for the period from the day following the expiration of the 6-month deadline to the date of audit completion, excluding periods of suspension, deadlines provided for in the regulations, as well as delays caused by the party or for reasons beyond the control of the tax authority. Transitional provisions call for the application of the regulations to audits initiated within 6 months prior to the act's effective date and not completed before that date.

No more obligation to store paper submission duplicates

Premium remitters will not store paper duplicates of electronic submissions to ZUS for five years. An act that repeals Article 38 par. 8 of the Social Insurance System Act has already been published in the Journal of Laws. It eliminates the obligation to store registration documents submitted electronically in written form with the signature of the person being registered. Traders considered the obligation unnecessary as the documents functioned in the electronic system. The act will go into effect on 4 November 2025.

ZUS verifying PLN 2,86 worth of premium vacations

The Social Insurance Office will check the correctness of granting premium vacations. The verification will focus on checking the limit of income not exceeding the equivalent of EUR 2 million in the last two years and other conditions for



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granting the relief, with applications submitted from July 2025 being checked on an ongoing basis thanks to cooperation with KAS. If any irregularities are found, ZUS will initiate proceedings that may lead the relief being taken away and the need to pay the premiums along with interest charges – traders will be able to submit explanations and, in case of difficulties, use an installment plan.

ZUS launching new eZUS portal with simplified navigation

The Social Insurance Office has announced that the eZUS portal will replace the ZUS Electronic Services Platform, offering simple navigation, intuitive interface and functions that are tailored to the needs of various client groups, including those with special needs. According to ZUS, improvements in the area of premium remitter services, including a new home page with personalized tiles, consolidation of information on balances in one place instead of the current five tabs, and application wizards with a progress bar, will appear at the end of 2025. ZUS will also introduce the mobile mZUS for Remitter application in the first half of 2026, enabling users to view their balances and sick notes, send documents, and pay premiums via mobile payments from the second half of 2026.

Carriers to receive up to PLN 3 thousand to replace tachographs

According to a decree issued by the Ministry of Infrastructure on 14 October 2025, road carriers will receive up to PLN 3 000 in funding for replacing each tachograph with a second-generation smart device, with priority given to companies applying for subsidies for up to 10 devices. The ministry took into account the transport industry's demands and changed its initial restriction of subsidizing only the companies with a maximum of 10 vehicles. This will ensure equal access to funds for all carriers irrespective of the size

of their fleet. Applications can be submitted electronically via ARiMR until 31 August 2026.

Public entities to disclose contracts in central register

Under a draft bill adopted by the Council of Ministers on 21 October 2025, public finance sector entities will publish information on the contracts they conclude in the Central Register of Contracts, with government administration starting to do so 1 January 2027, local governments on 1 July 2027, and other entities on 1 January 2028. The Minister of Finance and Economy clarified that entities will disclose specific data on contracts rather than their full content, while at the same time raising the value threshold of the contracts subject to the publication requirement, while contracts below the threshold can still be disclosed voluntarily. Starting from 1 January 2026 the Ministry of Finance will make the system available free of charge for testing the functionality and will provide training in-person and through webinars.

PFRON to test supported employment for persons with disabilities

On 28 October 2026 the Council of Ministers adopted a draft bill whereby the State Fund for the Rehabilitation of Disabled Persons will launch a supported employment program covering 12 thousand people with disabilities, providing them with a job coach to help find and maintain employment on the open market. The Minister of Family, Labor and Social Policy has allocated PLN 535 million from EU funds to implement this method of employment activation, as part of which a coach will support a person with a disability in finding a job and performing daily tasks at work, as well as advise the employer. It is assumed that at least 30% of program participants will find employment thanks to the individual support of a coach – the regulations enabling PFRON to implement projects co-financed from European funds will go into effect the day after their publication in the Journal of Laws.



IMPORTANT INTERPRETATIONS AND RULINGS

Employee-trader providing services to employer is subject to social insurance

↓ According to an interpretation issued by ZUS on 1 October 2025 (DI/200000/43/845/2025), an employee who as part of his/her own business operations performs activities identical to the duties arising from an employment contract is subject to social insurance exclusively as an employee, and the remuneration he/she receives constitutes employment income. ZUS stressed that according to Article 8 par. 2a of the Social Insurance System Act, those who provide services to their employer on the basis of civil law contracts are also considered employees. In such cases, the employer, as the premium remitter, is required to calculate and remit premiums on the total of the employee's remuneration, including income from business operations.

Travel agency's subsidies to children's vacation tax exempt

↓ According to an explanation provided by the Director of National Tax Information in an interpretation issued on 7 October 2025 (0112-KDIL2-1.4011.750.2025.1.KF), the purchase of a vacation for an employee's children by a travel agency entered in the Central Register of Tourism Organizers and Related Service Providers qualifies for the application of the exemption arising out of Article 21 par. 1 point 78 of the Personal Income Tax Act with co-financing from the Company Social Benefits Fund. The authority stressed that the exemption covers subsidies to vacations organized by entities operating in this field, in the form of package vacations, summer camps or camps for children under 18 years of age. The director pointed out that the PIT Act does not require the vacation to be reported to the school superintendent as a condition for eligibility for the exemption – it is sufficient that the organizer is an entity authorized to conduct such operations.

Company collects 19% tax on late interest charges

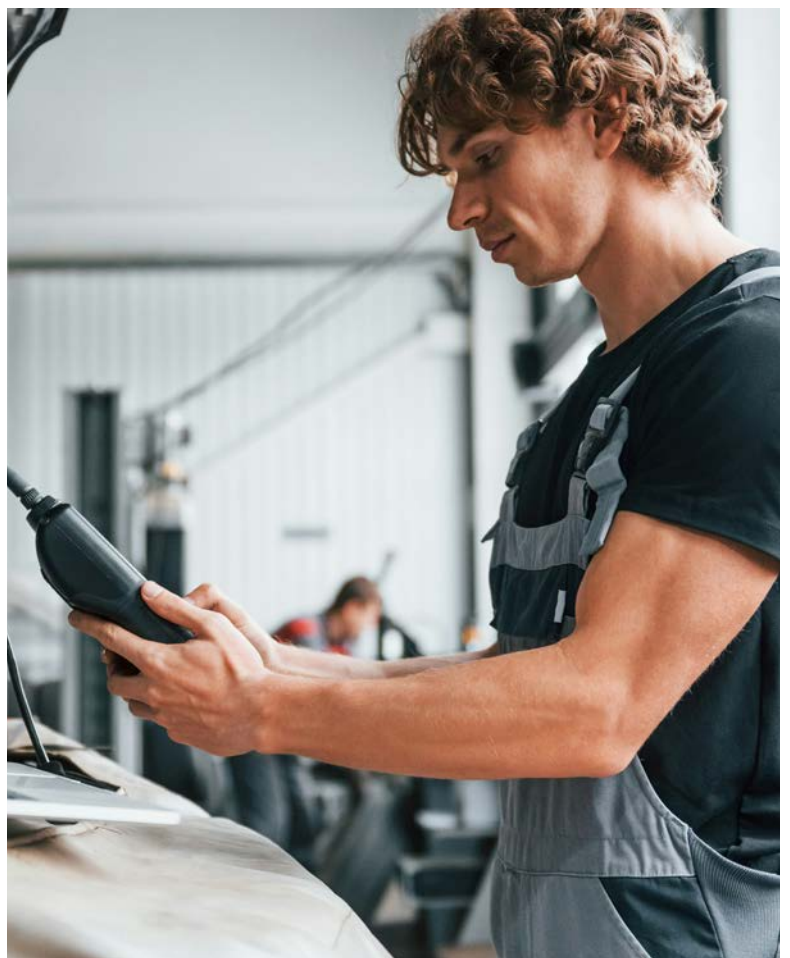
↓ In an interpretation issued on 22 October 2025 (0115-KDIT1.4011.696.2025.1.MK) the Director of National Tax Information found that for lenders who are natural persons, contractual interest paid by the company on unpaid loan principal constitutes a capital gain subject to a 19% flat-rate tax. The authority ruled that since in the loan agreement the parties specified the amount of late interest charges in accordance with Article 359 of the Civil Code, this performance arises out of an act in law and retains the character of interest on a loan as defined in Article 17 par. 1 point 1 of the Personal Income Tax Act. The director rejected the lenders' argument that interest for late payments constitutes compensation and should be taxed as income from other sources, confirming the borrower company's obligation as a tax remitter.

Specified work contract that transfers copyrights not subject to social insurance

↓ In an interpretation issued on 21 October 2025 (DI/100000/43/925/2025) the Social Insurance Office confirmed that an employee's remuneration under a specified work contract that includes the transfer of copyrights, concluded with his/her employer, is not subject to social insurance if it constitutes income from property rights as defined in Article 18 of the Personal Income Tax Act. The authority stated that the provision of Article 8 par. 2a of the Social Insurance System Act applies only to income from contractual employment, and not to income from property rights. It accepted the trader's position that remuneration for the creation of a work of art along with the transfer of copyright does not increase the basis for the calculation of social insurance on the employment relationship.

Base pay for period of unemployment subject to social insurance

↓ In an interpretation issued on 16 October 2025 (DI/200000/43/948/2025) the Social Insurance Office confirmed that the base salary paid to an employee reinstated to work for a period of unemployment is subject to social and health insurance. The authority pointed out that the basis for the calculation of employee premiums is their employment income as defined by personal income tax regulations, including all cash payments irrespective of the source of funding. ZUS explained that since the amount paid was classified as employment income and not as compensation for a violation of the provisions of the Labor Code, the employer correctly calculated all social security and health insurance premiums on that amount.



CALENDAR

20 November 2025 (Thursday)

- ✓ Payment for October 2025 of monthly advance for personal income tax and corporate income tax
- ✓ Payment for October 2025 of advances collected on employment income
- ✓ Payment for October 2025 by remitters of advances collected for income tax or lump-sum income tax
- ✓ Payment by a holding company representing a tax group of the tax advance collected for October 2025
- ✓ Payment of lump-sum tax if in October 2025 dividend income and other income from shares of profits of legal entities was spent inconsistently with the purpose specified in declaration CIT-5
- ✓ Payment by a real estate company of a tax advance for October 2025 and sending to taxable person of information on the amount of tax advance paid (PIT-ISN and CIT-ISN)
- ✓ Payment for October 2025 of income tax on income from a fixed asset that is a building
- ✓ Payment of lump-sum tax (so-called Estonian CIT) on income from: hidden profits and expenses not related to business activities – if a withdrawal, expense or performance was made in October 2025; change in the value of assets – if an acquisition, transformation or contribution in kind was made in October 2025
- ✓ Payment of tax on a performance or asset transferred or made available by a family foundation in October 2025
- ✓ Payment of ZUS premiums for October 2025 – other premium remitters
- ✓ Payment for October 2025 to PFRON



25 November 2025 (Tuesday)

- ✓ Payment of VAT for October 2025
- ✓ Filing of VAT-8, VAT-9M, VAT-12 for October 2025
- ✓ Transmission of SAF_V7M for October 2025
- ✓ Transmission of SAF_V7K for October 2025 (record section)
- ✓ Submission of recapitulative statement on VAT EU intra-Community transactions for October 2025
- ✓ Filing of VAT-13 by tax representative for October 2025
- ✓ Reporting of sugar tax for October 2025
- ✓ Reporting of retail sales tax PSD-1 for October 2025
- ✓ Submission to PFRON of documents relating to additional financing of the wages of disabled employees for October 2025



30 November 2025 (Sunday)

- ✓ Filing of VAT declaration relating to import procedure VII-DO for October 2025



1 December 2025 (Monday)

- ✓ Submission (in electronic form) to the head of tax office of transfer pricing information for 2024 by related parties whose tax year is concurrent with calendar year
- ✓ Filing of information on contracts concluded with non-residents ORD-U for 2024 by taxable persons whose tax year is concurrent with calendar year
- ✓ Submission to PFRON by disabled persons who conduct business operations of an application for a refund of pension and disability premiums paid for September 2025



5 December 2025 (Friday)

- ✓ Filing of VAT-14 on output VAT due on intra-Community acquisition of engine fuels for November 2025



KALENDARIUM

8 December 2025 (Monday)

- ✓ Payment of income tax in the form of tax card for November 2025
- ✓ Payment of lump-sum income tax collected in November 2025 on amounts paid to a foreign entity
- ✓ Payment of lump-sum income tax collected in November 2025 on dividend income and other revenues (income) from shares of profits of legal entities, and provision of CIT-7 to taxable
- ✓ Payment by acquirer of lump-sum income tax for November 2025
- ✓ Filing of declaration on amount of income from unrealized profits (PIT-NZ and PIT-NZS) for November 2025 and payment of the resulting tax
- ✓ Filing of declaration on amount of income from unrealized profits CIT-NZ for November 2025 and payment of the resulting tax



10 December 2025 (Wednesday)

- ✓ Filing of INTRASTAT for November 2025



15 December 2025 (Monday)

- ✓ Payment of ZUS premiums for November 2025 - remitters with legal personality
- ✓ Payment to PPK



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