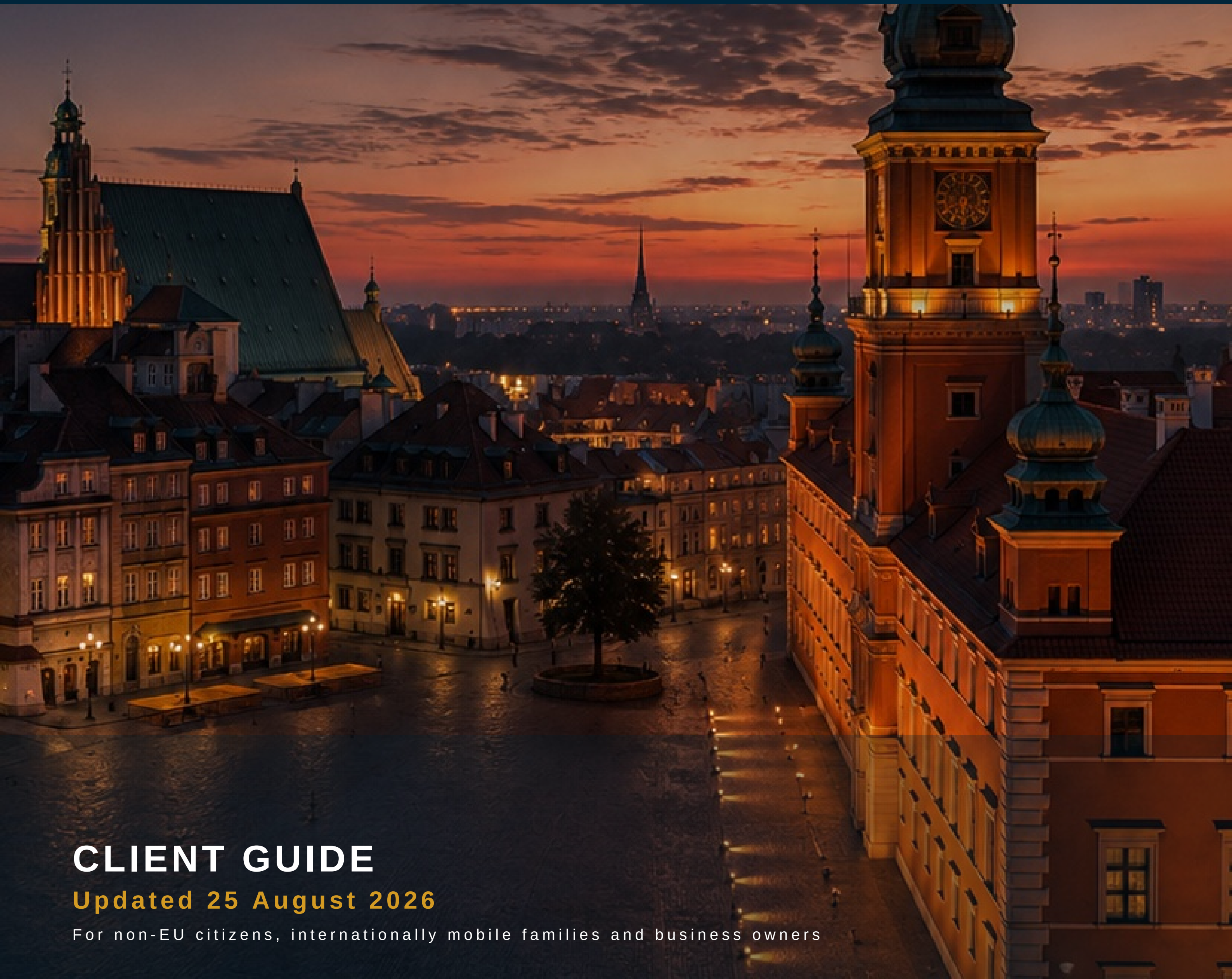
ELYSIUM WEALTH ADVISORS

GROUP OF COMPANIES

RESIDENCE · BUSINESS · TAX

MOVING TO POLAND

Residence, company formation and taxation for non-EU citizens



CLIENT GUIDE

Updated 25 August 2026

For non-EU citizens, internationally mobile families and business owners

1. Main routes to Polish residence

The correct route depends on nationality, intended activity, qualifications, salary or business plan, family relationships, funding and whether the person will work locally.

Employment and high-skilled routes

Temporary residence and work permits and the EU Blue Card are key employment routes. Employer, salary and qualification conditions must be checked under the current rules.

Route	Typical features	Residence implications
Employment / EU Blue Card	Temporary residence and work permits and the EU Blue Card are key employment routes. Employer, salary and qualification condi	Permission linked to the qualifying job / route and its conditions.
Business activity residence permit	A foreign entrepreneur may seek temporary residence for conducting business activity where the business meets statutory econo	Permission linked to the approved business / self-employed activity.
Family / study	Documented relationship or eligible study programme; financial and insurance conditions may apply.	Permission depends on sponsor / programme and may have work limits.

OWNER-MANAGED COMPANY Forming a polish company does not automatically allow its shareholder or director to work in Poland. The immigration basis must authorise the actual role and activity.

Employment / EU Blue Card

Work-route eligibility, salary thresholds and labour-market conditions should be checked immediately before application because they can change during the year.

Family and study

Family reunification and study routes are available in defined circumstances. Requirements commonly include evidence of relationship or admission, sufficient funds, insurance and accommodation. Work rights depend on the specific polish permit.

2. Residence without work / independent means

Poland does not have a general non-EEA retirement visa based solely on passive income. Residence normally requires employment, business activity, study, family or another statutory purpose.

Practical implications

- Company ownership, investments or property ownership should never be assumed to create a residence right.
- Passive ownership should be distinguished from active management, employment or self-employment.
- The permission wording and actual day-to-day activity should be reviewed before relocation.
- Proof of funds, health insurance and accommodation may be required depending on the route.
- Tax residence is separate from immigration residence and requires its own analysis.

NO-WORK RESIDENCE Poland does not have a general non-EEA retirement visa based solely on passive income. Residence normally requires employment, business activity, study, family or another statutory purpose.

WORK RESTRICTION Passive investment should not be confused with employment, self-employment or active company management. A person carrying out work must hold an immigration basis that permits it.

Passive ownership versus active management

Activity	Likely position without work permission
Holding shares as an investment	Potentially possible, subject to company law, sanctions, tax and sector rules.
Receiving dividends / investment returns	Potentially possible, with local and cross-border tax consequences.
Managing daily operations	Work activity; an appropriate immigration basis is normally required.
Providing services to the company	Employment / self-employment activity; authorisation should be confirmed.
Drawing salary or management fees for work	Requires immigration, payroll and tax analysis.

Long-term residence caution

Temporary residence, permanent residence, citizenship residence and tax residence are separate tests. Whether time under a particular permit counts toward a long-term objective depends on the rules in force at the relevant time.

3. Entrepreneur and founder routes

Business activity residence permit

Foreign ownership of a sp. z o.o. is generally possible, but incorporation does not by itself grant residence or work rights. A management-board role can have separate immigration and work implications.

Core planning requirements

- A credible business plan and evidence that the proposed activity is genuine and viable.
- Appropriate funding and source-of-funds documentation.
- Evidence of founder skills, qualifications or commercial track record where relevant.
- A residence permission that expressly permits the proposed founder, management or self-employed activity.

More likely to support a founder application	Generally weaker case
Innovative or commercially credible venture with documented funding	Passive investment or shell company
Business plan showing market need and economic substance	Company formed only to obtain residence
Founder capability and lawful source of funds	Unclear activity, funding or local economic rationale

Permit duration and limits

Founder permissions are normally conditional on continuing to satisfy the qualifying business and personal requirements.

- Material changes to the business, ownership, employer or activity can trigger a notification or new immigration application.
- Unrelated employment may require separate authorisation.
- The application evidence should be prepared before committing to relocation or local payroll.
- Passive investment should not be confused with a founder or self-employment residence route.

> **CONDITION OF PERMISSION A founder must comply with the conditions of the residence route actually granted. Incorporation alone does not expand work rights.**

4. Establishing a Polish private limited company

The usual owner-managed vehicle considered in this guide is the Spółka z ograniczoną odpowiedzialnością (sp. z o.o.). It has separate legal personality and shareholder liability is generally limited, subject to statutory exceptions and capital rules.

Coordinated Poland planning sequence

1	**IMMIGRATION**	Choose a permission that authorises the intended activity.

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2	**COMPANY**	Design the ownership, management, capital and governance arrangements.

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3	**REGISTRATION**	Complete company, tax, VAT, payroll and ownership registrations.

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4	**REMUNERATION**	Model salary, dividends, pension and social-security exposure.

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5	**COMPLIANCE**	Maintain books, annual accounts, tax returns and sector licences.

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Figure 2. Coordinated implementation sequence.

SEQUENCE MATTERS Immigration, company substance, payroll and personal tax residence are legally distinct, but they interact in practice and should be planned together.

Core formation requirements

Requirement	Practical point
Company form	Spółka z ograniczoną odpowiedzialnością (sp. z o.o.)
Share capital	A Polish sp. z o.o. generally requires minimum share capital of PLN 5,000. It may be formed by notarial deed or, in eligible cases, through the S24 online system.
Shareholder	One or more shareholders are generally possible; foreign ownership is subject to any sector-specific rules.
Management	Local company-law requirements for directors / managers must be satisfied.
Registered office	A valid registered office / business address in Poland is generally required.
Registration	Complete the prescribed commercial / company register process.
Tax registrations	Register for corporation tax, VAT, payroll and employer obligations where relevant.
Beneficial ownership	Maintain and file beneficial-owner information where required.

Registration and ongoing obligations

1. **Confirm the company form, name, founders, management and registered office.**
2. **Prepare and execute the constitutional / incorporation documents and contribute the required capital.**
3. **Complete company, tax, VAT, payroll and employer registrations where relevant.**
4. **Register legal and beneficial ownership information where required.**
5. **Maintain accounting records and prepare annual accounts / filings under local law.**
6. **File corporation tax, VAT, payroll and other returns and maintain sector licences where required.**

FOREIGN OWNERSHIP A non-EEA person can generally own a polish company, but ownership is separate from immigration permission. Banking, sanctions, regulated-sector and tax-residence issues may require additional review.

5. Company taxation

A polish resident company is generally subject to local corporation tax on its taxable profits. Cross-border management, permanent establishments, transfer pricing and treaty residence require specialist analysis.

Principal company tax rates

Tax / item	Indicative 2026 treatment
Corporation tax	19% standard; 9% may apply to qualifying small/start-up taxpayers
Standard VAT	23%
Dividend / withholding	Domestic withholding and treaty relief depend on recipient and structure.
Payroll / social security	Separate employer and employee charges may apply.
Transfer pricing / cross-border	Arm's-length and documentation rules can apply to related-party transactions.

Trading-profit illustration

Calculation	Amount
Illustrative taxable company profit	PLN 100,000
Indicative corporation tax	PLN 19,000
Profit after corporation tax	PLN 81,000

This simplified illustration excludes payroll taxes, VAT, withholding taxes, local taxes, incentives and cross-border adjustments. The actual taxable base can differ from accounting profit.

PLANNING POINT The headline corporation-tax rate is not the owner's final tax rate. Additional personal tax, social charges and withholding can arise when profits are extracted.

Company residence and management

If a polish company is effectively managed from another country, or a foreign company is managed from Poland, dual-residence, permanent-establishment and treaty issues can arise. Board process, decision-making, personnel and operating substance should match the intended structure.

6. Personal Income Tax - 2026

Polish personal income tax commonly uses 12% and 32% progressive rates for scale-taxed income, with a PLN 30,000 tax-free amount and a PLN 120,000 threshold, while business income may qualify for other tax methods.

Principal personal-tax considerations

Personal-tax component	2026 position
Employment / business income	Polish personal income tax commonly uses 12% and 32% progressive rates for scale-taxed income, with a PLN 30,000 tax-fre
Dividends / investment income	Dividends are generally subject to 19% Polish withholding / income tax, subject to domestic exemptions, EU directives an
Social security	Separate rules may materially affect salary / director remuneration.

The final liability depends on residence, deductions, family position, social-security classification, municipality or local taxes where relevant, and treaty relief.

2026 planning point

Personal tax thresholds and social-security rules should be confirmed for the taxpayer and payment type at the time remuneration is implemented.

PERSONAL TAX Do not use a single headline rate as a personal forecast. Residence, deductions, social contributions, family position and treaty relief can materially change the result.

Dividends and investment income

Dividends are generally subject to 19% Polish withholding / income tax, subject to domestic exemptions, EU directives and treaty relief.

Tax residence is separate from immigration

An individual is generally Polish tax resident if they have their centre of personal or economic interests in Poland or spend more than 183 days there in a tax year, subject to treaties.

7. Salary, director remuneration and dividends

Owner-directors commonly extract value through salary, director remuneration, dividends, pension contributions or a combination. Each route has different company, personal-tax, payroll, social-security, cash-flow and immigration consequences.

Salary / employment remuneration

- Normally deductible for the company where commercially supportable and incurred for the business.
- Subject to payroll withholding and the applicable personal income-tax and social-security rules.
- Employer social contributions, pension and other payroll obligations may apply depending on the country and arrangement.
- A non-EEA owner must hold permission that authorises the underlying work or management activity.

Director / management remuneration

Board or management fees require separate tax and payroll analysis. The treatment can depend on whether the individual is an employee, executive director, board member or non-resident and on any applicable treaty.

Dividends

- Paid from distributable profits after corporation tax and subject to proper corporate approval.
- Not deductible in calculating company taxable profit.
- A Polish company generally withholds 27% dividend tax when paying dividends to an individual.
- For a Polish-resident individual, final 2026 share-income tax is generally 27% up to the threshold and 42% above it; non-residents may have treaty or domestic relief.
- Dividends are investment returns and do not by themselves create a right to work or manage the company.

IMMIGRATION CHECK Changing the extraction method does not cure an immigration mismatch. Salary or management activity requires a permit that authorises the underlying work.

8. Combined company and shareholder illustration

This simplified example shows the potential combined tax where all profit remaining after 22% corporation tax is distributed to a single Polish-resident individual shareholder and the ordinary 2026 share-income rates apply. It excludes salary, deductions, pension, municipal income tax and special circumstances.

Stage	Illustrative amount
Company taxable profit	PLN 100,000
Corporation tax	PLN 19,000
After-tax amount before distribution	PLN 81,000
Personal tax on distribution	Depends on residence, dividend rules, withholding and treaty relief.
Net amount personally retained	Requires case-specific calculation.

EFFECTIVE RESULT The combined company-and-shareholder burden cannot be stated reliably from the corporation-tax rate alone. This guide therefore avoids presenting a single combined effective rate as a recommendation.

Salary versus dividend comparison

Salary / remuneration	Dividend
Usually deductible for the company if properly incurred.	Not normally deductible for the company.
Payroll tax and social contributions may apply.	Dividend / investment-income tax and withholding may apply.
May support pension / employment contribution history.	Investment return rather than earned remuneration.
Requires work permission where the owner performs the activity.	Does not itself authorise work or management.
Must be commercially supportable.	Requires distributable reserves and corporate approval.

This comparison is deliberately high-level. The appropriate mix depends on company profitability, the owner's tax residence, immigration permission, pension strategy, payroll classification, treaty relief and whether profits are retained or distributed.

9. Recommended planning sequence

The sequence matters. Incorporating first and addressing immigration or tax residence later can create a company that the founder is not legally permitted to operate in Poland, or can create unintended cross-border tax exposure.

1. **Confirm nationality, current residence and whether a Polish entry visa is required.**
2. **Identify the immigration route before committing to relocation, employment or active company management.**
3. **Test Pay Limit, Supplementary Pay Limit, Positive List, Fast-track, Start-up Poland, family or study routes against the actual facts.**
4. **Define ownership, management, registered office, capital and banking arrangements for the ApS.**
5. **Prepare the employment file or, for founders, the business plan, expert-panel application, funding and self-support evidence.**
6. **Incorporate through Virk and complete CVR, tax, VAT, payroll and ownership registrations.**
7. **Agree a compliant salary, dividend, pension and payroll strategy with Polish advisers.**
8. **Review personal and company tax residence, treaty exposure, foreign companies, permanent establishments and continuing obligations elsewhere.**

9. **Complete post-arrival CPR, tax-card and residence formalities and comply with the conditions of the chosen permit.**

Documents commonly required

Immigration and personal	Company and commercial
Passport and civil-status documents	Constitutional / incorporation documents
Employment contract or founder-route evidence	Business plan and financial forecasts
Proof of qualifications / funds / insurance	Funding and source-of-funds evidence
Family, study or accommodation evidence	Management, address and ownership details
Tax-residence / social-security file	Tax, VAT, payroll and beneficial-owner registrations

DO NOT RELY ON INCORPORATION A company-registration certificate proves that the company exists. It does not prove that a non-EEA founder may enter Poland, live there, work for the company or manage it.

10. Cross-border and advisory considerations

Tax residence is separate from immigration residence

A Polish residence or work permit does not determine tax residence. Full tax liability generally arises where a person is resident in Poland or stays for at least six months, with tax applying from the beginning of the qualifying stay. Treaty tie-breakers may be needed where another country also treats the person as resident.

Operating from another country

A Polish ApS managed from abroad can create foreign permanent-establishment, payroll, social-security, VAT and company-residence issues. The owner's home country may also tax salary, director fees, dividends or capital gains. Treaty relief and reporting should be mapped before trading begins.

Remote work and foreign employers

Working physically in Poland for a foreign employer can create Polish payroll or personal-tax exposure even where the employer is abroad. The 183-day rule is not a universal exemption and must be considered alongside Polish domestic residence rules, employer residence and any applicable tax treaty.

Regulated and professional activities

Company registration does not replace professional licences or regulatory permissions. Financial services, insurance, legal work, healthcare, recruitment, transport, food, hospitality and other regulated sectors may require separate Polish or EU authorisation.

Questions to resolve before proceeding

- What is the applicant's nationality and current country of tax residence?
- Will the person be employed in Poland, run an approved startup or remain only a passive shareholder?
- Does the job meet a Pay Limit / Positive List / Fast-track route, or does the business fit Start-up Poland?
- How much funding and self-support capital is available and can its source be documented?
- Where will company management decisions actually be taken?
- Will profits be retained, paid as salary, contributed to pension arrangements or distributed as dividends?
- Does the person have ongoing tax, company, social-security or estate-planning exposure elsewhere?

PROFESSIONAL REVIEW Immigration, corporate, tax, payroll, social-security and regulatory advice should be coordinated. A structure that works for tax may not satisfy immigration conditions, and a residence route may restrict the intended company role.

About the Founder - Gary Day

Founder and Senior Wealth Advisor

A DISCIPLINED INTERNATIONAL PERSPECTIVE Gary combines military discipline with decades of experience helping internationally mobile clients navigate cross-border financial decisions.

Gary Day is the Founder and a Senior Wealth Advisor at Elysium Wealth Advisors, bringing over 25 years of international financial-services experience across the United Kingdom, Europe and the Middle East.

Gary began his professional career in the British Army before moving into financial services in 1990. That background shaped the disciplined, structured and analytical approach that continues to underpin his work in wealth advisory and financial planning.

He has held senior advisory and leadership roles within FCA-regulated firms in the UK and has extensive experience advising expatriates, internationally mobile professionals and high-net-worth individuals. His work focuses on bringing clarity and coordination to complex, multi-jurisdictional financial arrangements.

Core areas of expertise

- Cross-border financial planning
- Estate and succession planning, including UAE wills
- Pension structuring and transfers
- Investment portfolio design and analysis
- Individual and corporate protection planning

Professional qualifications and specialist education

Area	Background
PROFESSIONAL QUALIFICATIONS	Level 4 Diploma in Financial Services; Financial Planning Certificate; CF2 Investment and Risk.
SPECIALIST ADVICE	Mortgage Advice; Equity Release; Long-Term Care; Level 6 Award in Pension Transfers.
INVESTMENT & MARKETS	Hedge Funds, Equity Portfolio Management and Fixed Income Portfolio Management - New York Institute of Finance.
INTERNATIONAL STUDY	Programmes through KU Leuven, HarvardX and the IMF, together with specialist Islamic banking, insurance and investment certifications.

Gary regularly works with clients across the EU, the UAE and other international markets, supporting Elysium Wealth Advisors' commitment to bespoke, client-centred planning.

Official sources and further information

- New to Poland / SIRI - residence and work schemes, minimum amounts and Start-up Poland
- Polish Business Authority / Virk / Virksomhedsguiden - ApS formation, capital and company registrations
- Polish Tax Agency (Skattestyrelsen) - corporation tax, VAT, payroll and cross-border tax
- Skattestyrelsen - 2026 state income-tax rates and thresholds
- Skattestyrelsen - 2026 share-income and dividend-tax rates
- Life in Poland - CPR, relocation and public-service guidance
- Polish Business Authority - annual reports, ownership and beneficial-owner registrations
- Retsinformation / Polish legislation - company, tax and immigration legislation
- Polish Agency for International Recruitment and Integration - Employment / EU Blue Card and processing guidance
- Official sources should be checked again immediately before any application or transaction.

Important Disclaimer

This guide is provided for general information and client education only. It does not constitute legal, immigration, tax, accounting, investment, pension or regulatory advice, and it does not take account of any person's objectives, financial position, nationality, residence, domicile or individual circumstances. All tax figures and worked examples are illustrative only and must not be treated as personal calculations, forecasts or recommendations.

The information is based on public and official sources reviewed up to 25 August 2026. Laws, salary thresholds, occupation lists, administrative practices, tax rates and official interpretations may change. Before taking action, obtain written, case-specific advice from appropriately qualified Polish immigration, legal, tax and accounting professionals and, where relevant, a suitably authorised financial adviser.

Particular points to reconfirm at the action date include Pay Limit thresholds, the current Employment / EU Blue Card, Start-up Poland self-support amounts, company-registration requirements, payroll classification, personal tax thresholds and any treaty relief.

About this guide

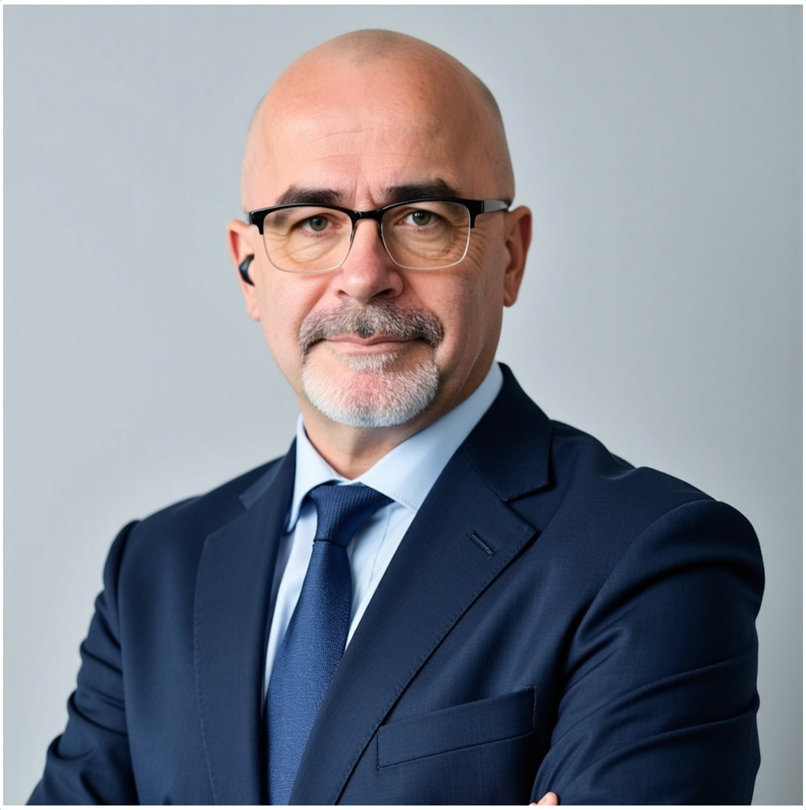
Prepared as a client education document by Elysium Wealth Advisors Group of Companies. The guide is designed to support an initial professional discussion and should be supplemented by a written, case-specific assessment.

WhatsApp contacts

To arrange an initial discussion, contact Elysium Wealth Advisors using the most convenient regional WhatsApp number:

Gary Day

Founder and Senior Wealth Advisor



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