

Does a sole proprietorship need to have a business bank account?

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▢ Introduction

Many entrepreneurs starting a sole proprietorship (JDG) ask the question: **do I have to open a separate business account?** The regulations do not directly impose this, but there are **situations in which a separate bank account is, in fact, mandatory**. Check when this is necessary and when a personal account is sufficient.

▢ 1. What does the law say?

▢ The regulations do not require a "business account"

The law does not mandate that a JDG has a **special business account**. You can use a personal account—as long as it meets legal requirements.

▢ But there are exceptions:

According to Article 19 of the Entrepreneurs' Law and regulations on split payment and the white VAT list:

A JDG must use an account listed on the white VAT list if:

- it is an active VAT taxpayer, **and**
- it makes or receives **payments exceeding 15,000 PLN gross, and**
- the transaction concerns another entrepreneur (B2B).

▢ In practice, **the account must be a business account if you operate as a VAT payer and collaborate B2B in large amounts.**

▢ 2. What is the “white list” of accounts?

- It's a registry maintained by the KAS (National Revenue Administration), containing **business accounts of VAT taxpayers**,
- A transfer to an account not on the white list **may result in the inability to deduct the expense as a cost of obtaining income** and **joint liability for VAT**.

☐ Check the list: <https://www.podatki.gov.pl/wykaz-podatnikow-vat/>

☐ 3. When does a JDG not need a business account?

You can use a **personal account** if:

- you are not a VAT taxpayer,
- you do not issue invoices to companies,
- you do not make payments exceeding 15,000 PLN gross,
- you are not participating in split payment.

☐ For small JDGs (e.g., B2C freelancers on a lump-sum tax), a personal account may be **fully sufficient**.

☐ 4. Advantages of having a business account

Although not always required, a business account offers many benefits:

- Separation of finances - Easier to account for business income and expenses
- Visibility on the white list - You will avoid problems with costs and VAT
- Handling split payment - Mandatory in certain industries
- History for credit/leasing - Facilitates assessment of financial capacity
- No risk of blocking a personal account - Banks may block a private account used for business

☐ 5. How much does a business account cost?

Most banks offer **free business accounts** for starters—especially for JDGs:

- 0 PLN for account maintenance (with minimal activity),
- 0 PLN for transfers to ZUS/US,
- integration with online accounting and payment terminal.

☐ Some banks offer **bonuses for opening an account through CEIDG**.

☐ Legal basis

- **Act - Entrepreneurs' Law**, Article 19
- **VAT Act**, Article 108e
- **Tax Ordinance** - white list
- **MF Regulation on split payment**

🖋 Summary

- JDG without VAT, B2C sales - ☐ No
- JDG with VAT, B2B sales 15,000 PLN - ☐ No, but worth it
- JDG with VAT, B2B invoices > 15,000 PLN - ☐ Yes
- Split payment or payments with VAT invoices - ☐ Yes
- Account must be on the white list - ☐ Yes