

How to fill out the SD-Z2 form - notification of a donation or inheritance for tax exemption (2026)

Igor Kyrzewski · 11.02.2026 · Najczęstsze pytania (FAQ)

The **SD-Z2 form** is used to report the acquisition of property or rights (donation, inheritance, bequest) in the so-called zero tax group. This allows you to benefit from the **total exemption from inheritance and donation tax** – even for very large amounts (apartment, house, hundreds of thousands of zlotys).

Who must submit SD-Z2 (and is entitled to exemption)?

The recipient / heir, if the donor / testator is:

- spouse
- descendants (children, grandchildren, great-grandchildren)
- ancestors (parents, grandparents, great-grandparents)
- siblings
- stepchild / stepfather / stepmother

Deadline - a maximum of 6 months from the date the tax obligation arises:

- donation → date of transfer / handover with a contract / notarial act
- inheritance → date of the validity of the decision confirming the acquisition of inheritance or registration of the certificate of inheritance

Exceeding the deadline = loss of exemption → tax must be paid (even tens of thousands of zlotys).

The best way - online through the e-Tax Office (Your e-PIT)

1. Go to <https://www.podatki.gov.pl/> → e-Tax Office
2. Log in (Trusted Profile, online banking, e-ID or the mCitizen application)

3. In the “e-Tax Office Services” section → “Submit declaration / notification” → search for **SD-Z2**
4. Select “Notification of acquisition of property or rights (SD-Z2)”
5. Fill in - most fields are filled in automatically by the system after logging in

Step by step - the most important fields (as of 2026)

- **Field 1** → Your **PESEL** (or NIP if you run a business)
- **Field 4** → **Date of acquisition** - the most important date (the day you actually received the donation / the inheritance decision became valid)
- **Field 7** → Check box **1** - “submission of notification”
- **Field 6** → Tax office:
 - movables, money → according to your place of residence on the date of acquisition
 - real estate → according to the location of the property
- **Part B** → Your details (first name, last name, address, date of birth) - usually filled in automatically
- **Part C** → Details of **the donor / testator** (first name, last name, PESEL, address) - enter very accurately
- **Type of acquisition** → Select **donation** (most often field around 42)
- **Supporting document** → Most often “donation agreement” (field around 45)
- **Degree of kinship** → Choose the appropriate option (spouse / descendants / ancestors / siblings / stepchild, etc.) - **error here = no exemption**
- **Subject of acquisition and value** → Describe what you received (money, car, apartment, shares, etc.) and provide **market value on the date of acquisition** (approximate, from the notarial act, market valuation - there is no need to attach the report, but the office may ask)
- **Cash donation** (additional section, if applicable):
 - method of transfer → check **bank transfer** (safest, cash is almost always disputed)
 - donor's account number, date of transfer, amount

At the end, the system shows a preview → check everything → sign electronically (login = signature).

The most common mistakes causing a tax payment request

- Deadline exceeded by 6 months
- Incorrect / imprecise degree of kinship (e.g., "nephew" instead of "sibling")
- Wrong date of acquisition
- Donation from an aunt, uncle, parents-in-law, cousins → does not qualify for group 0 → then SD-3 + tax

Additional tips

- For a cash donation → always a transfer (never cash “hand to hand”)
- For real estate → just a notarial agreement is sufficient, there is no need to attach the act (unless the office requests it)
- The form is free and submitted once for a given donation/inheritance
- If you have doubts – use the helpline of the National Tax Administration (tel. 801 055 055 or 22 330 03 30) or a tax advisor

Good luck – in 2026, almost all SD-Z2 notifications are submitted online and without issues in a few minutes!