

ZUS rates in Poland for the year 2025

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In 2025, entrepreneurs in Poland must account for specific ZUS contribution rates that vary depending on the tax form. Below, we present a comparison of the current values for the income tax scale, linear tax, and lump-sum taxation, along with an explanation of the contribution payment rules.

Income Tax Scale

For taxpayers settling according to the income tax scale (17%/32%), the following contributions apply:

- **Health contribution:** 9% of income
 - Example rate: **381.78 PLN** (for income as of January 2025)
 - Minimum rate: **314.96 PLN**
- **Social contribution:**
 - Preferential (small ZUS): **408.60 PLN**
 - Full ZUS: **1,518.98 PLN**

Linear Tax

For individuals choosing the 19% linear income tax:

- **Health contribution:** 4.9% of income
 - Example rate: **381.78 PLN**
 - Minimum rate: **314.96 PLN**
- **Social contribution:**
 - Preferential: **408.60 PLN**
 - Full ZUS: **1,518.98 PLN**

☐☐ Lump-Sum Tax on Recorded Income

In the case of lump-sum taxation, the health contribution is fixed and depends on the annual income bracket:

- **☐ Health contribution (by brackets):**
 - Income up to 60,000 PLN: **461.66 PLN**
 - Income from 60,000 to 300,000 PLN: **769.43 PLN**
 - Income above 300,000 PLN: **1,384.97 PLN**
- **☐ Social contribution:**
 - Preferential: **408.60 PLN**
 - Full ZUS: **1,518.98 PLN**

☐☐ Additional Rules Regarding ZUS

- **☐ Up to 6 months of operation:**

You pay only the health contribution (start-up discount).
- **☐ After 6 full months:**

You transition to preferential contributions – health + social.
- **☐ After 2.5 years of running a business:**

You transition to full ZUS (full social and health contributions).

☐ Tip for clients: Remember that social contributions may be voluntary in some cases (e.g., for partners in companies). It is worth consulting your case with an accountant to optimize your obligations.