

Main points that should be taken
into consideration while
considering Relocation and then
proceeding with the documents

Relocation to Poland

Guide for the employees

Table of Contents

Before relocation	3
Relocation package	3
Moving personal belongings	3
Relocation process	5
Work permit	5
Long term visa	6
Residence permit	6
Family relocation	8
Working in Poland	11
First steps	11
Employment Contract	11
Labour code	12
Leaves entitlements	12
Work schedule	15
Salary	16
Taxes	19
FAQ about working in Poland	21
Living in Poland	23
Banking in Poland	23
Buying property in Poland	24
Local currency	25
Local language courses	26
Approximate cost	27
Apartments	27
Consumer basket	28
Insurance	29
Social insurance	29

Health insurance.....	31
Medical services.....	35
Education.....	38
Kindergarten.....	40
Schools.....	42
University.....	46
Transport.....	47
Public transport	47
Road traffic.....	50
Driving license	51
Entering Poland by car	52
Buying a car	54
Lease a car.....	54
FAQ about living in Poland.....	54
Appendix	57

Before relocation

Relocation package

Full description of your relocation package you will see in your offer. Please, be sure that you do not have any questions regarding it before you sign it.

If you plan to be relocated together with your family (spouse and children), you have the right to get “Family” package. It will include in addition to items mentioned above the following:

1. Roundtrip for each family member;
2. Costs for all the paperwork related to obtaining of long stay visa type D and residence permit.

Roundtrip – means that you receive a flight ticket to the country of destination and after the decision to return (in case you have worked more than 12 months in country of destination) you will get the return ticket. It will be booked and paid by Luxoft Business Travel Department (BTD).

In case you want to travel by car, you will receive money for petrol. The exact sum will be calculated by BTD. They will check the distance between locations (example: <http://della.ua/distance/?cities=208,12499>) and will calculate the petrol amount needed (approx. 12 litres per 100 km), average price of petrol is used. In such case you do not need to bring any fuel receipts to accountancy afterwards.

Moving personal belongings

In case you need assistance with moving of personal belongings you can find list of moving companies below:

Ukraine

Company	Contacts
KIY AVIA CARGO Ltd.	Sergey Matushyk, Import Manager, 2/4, Zlatoustovskaya, office 20. Kiev, Ukraine, 01135, Tel.: + 380 44 490 49 12, Mob: + 380 50 970 77 67, info.cargo@kiyavia.com, www.cargo-ukraine.com

EURODEAN International movers Ltd.	Oleksii Kotsyurba 37, Dovbusha str., Kiev 02092, Ukraine tel: +38 044 576 7371 mob: +38 067 465 54 93 e-mail: o.kotsyurba@eurodean.ua
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Russian Federation

Company	Contacts
Interdean Relocation Services	Anton Myagkov, Business Development Manager Ul. Novocheremushkinskaya, 61, 3rd floor, 117418, Moscow T: +7(495) 933 52 32 ext 102 M: +7(916) 393 32 13 Anton.Myagkov@interdean.com www.interdean.com
M and TM Freight	Ekaterina Mishustina, Logistic Manager Skhodnenskaya 56, Business Center "Kaledoskop", 125363, Moscow +7 (800) 250-83-30; +7 (495) 268-02-11 (ext 103) +79165799233 ekaterina.mishustina@mtm- net.ru www.mtm-moving.ru
PARUSTRANS International Movers	Tatiana Loboda, Manager Ul. Ryabinovaya 37, str.1, 121471 Moscow, Tel./fax: +7 495 440 2162 Mobile: +7 916 522 9142 TLoboda@parustrans.ru www.parustrans.ru

Work permit

In order to relocate to Poland you need to get work permit first. Work permit is requested by employer.

Temporary work permit "Oswiadczenie" is made for new employees, relocated from Russia, Belarus, Ukraine, Armenia, Georgia and Moldova. Such employment is based on an employer's declaration of intention to entrust a job to a foreigner submitted by a Polish employer and registered in the Poviast Labour Office. Registration of the declaration of intent at the Labour Office is free of charge.

The employer submits a filled in application form (with all passport data, salary, start date and address of registration) together with the following documents:

- ◆ scan of first page of his/her passport;
- ◆ an up-to-date (for the date of application) extract from the National Court Register.

Temporary work permit "Zezwolenie" is made for new employees, relocated from countries other than Russia, Belarus, Ukraine, Armenia, Georgia and Moldova. A filled in application for issuance work permit for a foreigner together with required documents should be submitted at least 30 days before planned date of employment or renewal of foreigner's employment. Work permit is issued for a specified period of time, not longer than 3 years and may be prolonged. Permits are issued for a specific employer, specific foreigner and in a specific place for a specific work position for a period defined by specific dates.

The employer submits a filled in application form together with the following documents:

- ◆ up-to-date (for the date of application) extract from the National Court Register;
- ◆ copy of filled in data pages of passport;
- ◆ information from the district governor competent for the registered office or place of residence of an employer intending to employ a foreigner that, according to registers of the unemployed and the persons searching for work there are no Polish nationals willing to occupy such work position and recruitment to such position among Polish nationals brought negative results (only if we will not use "Architect of the computer systems" as main position in their contracts);

- ◆ confirmation of payment (100 PLN).

NOTE: Work permit issued in Poland entitles you to work only on the Polish territory.

Long term visa

In order to cross the border of the Republic of Poland, a citizen of the non-EU country needs a valid travel document and visa. On behalf of invitation letter (temporary work permit) you will be granted national long term visa (D – category) that is valid 180 days. With this visa you will be able to travel to all countries in Schengen zone.

Residence permit

Foreigner who wants to stay in Poland for a longer period of time should turn to a relevant voivodship in the district where he or she lives or at the place where he or she intends to reside in Poland to issue a residence permit for a specified time. A permit issued by a voivodship will be entered into a residence permit.

The maximum validity period is three years, but it can be renewed every subsequent three years. A foreigner can obtain a permit to stay and reside only if he or she can prove that his or her stay in the territory of the Republic of Poland is justified. Regulations specify the circumstances entitling an application for a temporary stay permit. They are:

- ◆ obtaining the promise of an employment permit;
- ◆ awaiting paid employment or an employer's written certification of his intention to conduct such employment if the regulations do not require a permit.

NOTE: Resident permit need to be requested by employee.

A foreigner applying for a residence permit in Poland for a specified period of time is obliged to put forward the following documents to the authority issuing the permit:

- ◆ application, indicating significant circumstances, justifying his/her stay in Poland;
- ◆ copy of his/her passport;
- ◆ 5 photographs;
- ◆ confirmation of administration fee payment (440 PLN);
- ◆ confirmation of administration fee for issue residence card (50 PLN);
- ◆ documents confirming that they have sources of income and own means, together with a confirmation of sums;
- ◆ confirmation of registration (meldunek);
- ◆ rental agreement;

- ◆ employment contract;
- ◆ copy of birth certificate/marriage certificate + original documents.

The procedure may last up to 2 months.

Residency registration

Zameldowanie (a.k.a meldunek) (Residency Registration) – is the registration in the City Office of the fact that a given person resides in a given place (flat or home). Residency registration may be for a temporary stay of up to three months, a temporary stay in excess of three months, or for permanent residency. Residency is registered in the city office where a person lives. It is free of charge and completed while you wait.

The following documents are necessary to register residency for a foreign national for a temporary stay:

- ◆ passport (travel document);
- ◆ visa or residence permit;
- ◆ lease agreement.

NOTE: *Foreigners, having registered address for a permanent or temporal stay for a period longer than 3 months, are given an identity number PESEL.*

City Offices are located in every county and city. In larger cities, local offices are responsible for their city districts – you must apply to the office/section appropriate for your address of residence.

Responsible for registering residency of a foreign national for a temporary or permanent stay; assigning a PESEL number; issuing vehicle registration, driving licenses.

European Union Blue Card

The EU Blue Card is a temporary residence permit for the purposes of highly qualified employment. It is a single permit allowing both to live and to work in a European country for a period exceeding 3 months. It is issued to persons whose job is on the list of the regulated professions. Plus you need to meet certain basic requirements:

- ◆ have completed at least a 3-year course of study at a higher education institution or have 5 years of professional experience in the field that is compatible with your profession;
- ◆ your employment contract in Poland have to be for at least 12 months with a minimum annual salary of PLN 61 191 gross.

The Blue Card is issued by Voivod Offices of each voivodeship in Poland (Urząd Wojewódzki). The EU Blue Card is issued for the period exceeding work contract period by 3 months but for no more than 3 years. If you have the Blue Card issued by another European country and you are planning to come to Poland, you also need to apply for the Blue Card in Poland. If you have resided in another EU country for at least 18 months and you are moving to Poland, you have to apply for the Blue Card in Poland within a month. The procedure may last up to 2 months.

Voivodeship Office

Voivodship offices are located in voivodship capitals and delegated locations.

It is responsible for legalization of stay in Poland, issuing Legal Alien Documents; matters related to repatriation; foreign national employment permits.

Locations of foreigner service centres in Krakow / Wroclaw:

- ◆ Małopolska Voivodship Office in Krakow
Department of Nationals and Foreigners Affairs
Krakow, ul. Przy Rondzie 6 (ground floor, foreigners' affairs room);
- ◆ Lower Silesian Voivodship Office in Wroclaw
Department of Nationals and Foreigners Affairs
Wroclaw, Plac Powstańców Warszawy 1.

Karta pobytu (Legal Alien Document) – an identification document issued to foreign nationals (i.e. aliens) in Poland confirming their Legal Residency in Poland for a Set Period of Time, the legal Long-Term Residency of a European Community Citizen, or Permit for Settlement in Poland The Legal Alien Document (along with a travel document, e.g. passport) entitles the holder to multiple entries into Poland without a visa.

Family relocation

The term "family" includes only a spouse or a child (under 18 y.o.).

In order to obtain a residence permit for your family members, you need to prove that their stay in Poland will be secured.

If a foreigner living in Poland and having a permanent residence card or a temporary residence card for at least three years applies for a residence permit for his or her spouse the marriage will have to be valid according to Polish law).

NOTE: *It is impossible to relocate **illegal partner** (very hard to get the residence permit after arrival to Poland)*

An applicant will be obliged to prove that he owns a place to live and material means to support his or her family, so that of social security support will not be necessary.

A permit to live with a family is valid for 12 months from the date of the issue.

If an applicant is a holder of temporary residence card, then permission for his or her family to stay is prolonged to the end of the card's validity. If an applicant is a holder of a permanent residence card, then permission for residence for his or her family is valid for two years.

A foreigner applying for a residence permit in Poland for a specified period of time on the ground of joining families is obliged to put forward the same documents (list is given above) to the authority issuing the permit.

NOTE: *Luxoft Poland will help you to fill out all applications for you and your immediate family members and will organize all invitation letters to help with relocation of your family members to Poland.*

Work permit for your spouses

Residence permit for your spouses is formalized by Luxoft. After that your spouse can find a job where he or she can get a work permit.

A foreigner intending to work in Poland has to find an employer in Poland who will agree to apply for a work permit to a voivodeship in the district where the company or institution he runs is located. A foreigner can obtain such an agreement if there are no counter-candidates among Polish citizens for the position he or she is applying for. Foreigners will be obliged to follow general regulations of working in Poland. The procedure for employing a foreigner in most cases consists of three stages. A person applying for a working visa or a Polish residence card has to present an employer's promise to give him or her work, which is issued by a voivodeship relevant to the location of the employer's company.

The application for such a document is filed by the future employer to a voivodeship. Employers employing foreigners are not required to have a promise of a work permit if on the day of submitting an application to the voivodeship a foreigner has a valid working visa or a Polish temporary residence visa.

When the promise is issued to an employer, the voivodeship will define the conditions for a foreigner to obtain a work permit. Only after these conditions have been established can a foreigner obtain the appropriate work permit.

As employees working in Poland they come under the Polish labour code. Like Polish citizens, they can also obtain incomes on the basis of civil-legal agreements defined by the civil code, e.g. assignments, one-off job agreements, or one-off agreements with the transfer of copyrights. In such a situation they do not have employees' rights, such as right to leave or holiday and eight-hour working day. In the case of assignments, they have the same rights to pensions and health security, like as any employee on a permanent work contract.

Your spouses can find job offers on pracuj.pl , infopraca.pl and other similar websites.

Formalities to work in Poland: <http://www.mpips.gov.pl/en/labour-market/>

NOTE: *Foreigners, who work **illegally** in Poland, without having a necessary work permit, will have to face the most severe consequences: they will be expelled from Poland. The execution of such a decision is immediate. If a foreigner does not leave a country voluntarily in the time specified by the authorities, he or she will be immediately expelled from Poland at his or her own cost (or the cost of the person who has invited the foreigner to Poland). A decision about on an immediate expulsion from the country will automatically make previously issued visas or temporary residence permits void. A person who receives a decision about expulsion will have his or her finger-prints taken and photograph taken, which will be placed in the national registers. A foreigner expelled from Poland will find it much harder to obtain a visa or residence card in Poland.*

Relocation of parents

Since 1st May 2014 it's possible to relocate parents on the basis of employment but it's needed to have already processed resident card (Karta Pobytu), rented apartment and valid registration in Krakow/Wroclaw.

Documents needed:

- ◆ copy of first page of Employee's passport;
- ◆ copy of residence card ("Karta pobytu") and residence permit;
- ◆ copy of work permit;
- ◆ copy of contract with Luxoft PL;
- ◆ copy of lease agreement (note: parents should be submitted as a housemates);
- ◆ copy of Employee's registration in Poland;
- ◆ copy of employee's act of birth;
- ◆ copy of employee's parents act of marriage;
- ◆ declaration signed in notary office, that Employee will be responsible for parents expenses in Poland).

Working in Poland

First steps

Induction Training takes place in Luxoft Poland Headquarters usually during the first week of your work. The agenda of the meeting is as follows:

- ◆ Teambuilding;
- ◆ HR Practices and Internal HR System Overview;
- ◆ HR Regulations;
- ◆ Trainings and e-learning;
- ◆ Recruitment process and referral system'
- ◆ Lunch with the Management Team ; 😊
- ◆ Welcome in Luxoft;
- ◆ Communities;
- ◆ Business trips;
- ◆ IT Administration.

Before or after Luxoft Induction Day there will be also extra Induction for employees who changed their location on Luxoft Poland. Presentations will be held either in Krakow or in Wroclaw, depending on your location. The agenda of the meeting is as follows:

- ◆ Polish Labour law;
- ◆ Relocation process;
- ◆ Living in Poland (including Q&A session).

Employment Contract

Employment contract has the following features:

- ◆ No specified deadline of contract termination;
- ◆ Might be terminated by both Sites, with a **period of notice**:
 - 2 weeks if an Employee has been employed for less than 6 months;
 - 1 month if an Employee has been employed for at least 6 months;
 - 3 months if an Employee has been employed for at least 3 years.

NOTE: Employer who wants to terminate such contract, needs to indicate serious, concrete reasons.

Leaves entitlements

Vacation leaves

The length of leave amounts (with 100% remuneration) 26 working days. The right to subsequent leave acquires in each successive calendar year. The amount of annual leave includes 4 days of leave on request within calendar year – for “unexpected happenings”. At least one part of the annual leave should last not less than 14 calendar days – continuously. Leave should be used in the year in which the employee acquired the right to it. Unused leave should be granted at the latest by the end of the third quarter of the next year.

Employer might impose the time when leave must be used by the Employee:

- ◆ In case of overdue vacation leave days;
- ◆ During the period of notice.

Employer has the right to recall the employee from leave in case of circumstances that were not known before the employee had gone on vacation.

NOTE: *Employer must cover all costs connected with the return of the Employee.*

Other types of leaves:

- ◆ Occasional leaves
 - 2 days:
 - ◆ Employee’ wedding;
 - ◆ Employee’ child birth;
 - ◆ Death and funeral of the husband/wife, child, mother or father.
 - 1 day:
 - ◆ Employee’s child wedding;
 - ◆ Death and funeral of the employee’ sister or brother, parents in law, grandparents or any other person who is dependent on the Employee or under his/her direct care.

- ◆ Unpaid leave
 - No salary entitlement;
 - period is not counted into period of work on which the Employee' rights are based;
 - If longer than 30 days in calendar year, the length of annual vacation leaves is proportionally reduced.

Sick leave

During sick leave an employee is entitled to:

- ◆ 80 % of his/her remuneration – during standard sickness;
- ◆ 100% – in case of sickness during pregnancy or as a result of accident in workplace;
- ◆ 70% – in case of hospitalization.

NOTE: *You have 2 days to inform your manager about your illness and 7 days to submit ZUS ZLA to HR department for obtaining the remuneration for sickness.*

Public holidays

In Poland, all Saturdays, Sundays and 12 other days, state and Roman Catholic religious holidays, are days off.

1 January – New Year;

January 6 – Epiphany;

Easter – Sunday and Monday (first Sunday after the first spring full moon);

1 May – Labor Day;

3 May – Constitution Day (on the anniversary of May 3, 1791 Constitution Proclamation);

Corpus Christi – the date is movable, but always falls on one of the Thursdays in June (the ninth week after Easter);

August 15 – Feast of the Assumption of the Blessed Virgin Mary, Polish Army Day;

1 November – All Saints' Day;

11 November – National Independence Day;

25 December – Christmas Day;

26 December – Boxing Day.

The majority of stores and businesses must close on these days, with only petrol stations and small stores remaining open. Polish law provides that the work week is five days long with



two days off. One of those days is always Sunday, with employers allowed to pick the second day – most often it is Saturday.

Parental entitlements

Child care leave

Each working parent is entitled to such type of leave: 2 days of paid absence for taking care of a child under the age of 14. If both parents are employed, they have to choose which one of them will take advantage of this privilege.

A special form must be provided to HR Department.

Maternity leave

- ◆ Might last up to 20 weeks, with a single birth (31 weeks in case of twins, for other multiple births it extends up to the maximum of 37 weeks);
- ◆ No less than 14 weeks must be used by the mother, then entitlements may be forwarded to father of a child;
- ◆ Payments are made from the state Social Security Office (ZUS) resources.

Additional maternity leave

- ◆ Might last up to 6 weeks with a single birth (up to 8 with multiple births);
- ◆ Can be used by each parent;
- ◆ Payments are made from the state Social Security Office (ZUS) resources.

Parental leave

- ◆ Can be used only after using full limits of Maternity Leave and Additional Maternity Leave;
- ◆ May last up to 26 weeks;
- ◆ Each parent is entitled;
- ◆ Payments are made from the state Social Security Office (ZUS) resources;
- ◆ If the Employee decide to use full limits of all the leaves mentioned above and if proper application is delivered to HR no later that up to 14 days after giving birth- all time of absences is paid with 80% of the salary. Otherwise: Maternity leaves are paid with 100% salary and parental leave with 60%.

Child-rising leave

- ◆ Can be used by each parent;
- ◆ May last up to 35 months (+ 1 month to be used by the other parent; this 1 month cannot be forwarded to the parent who had previously used 35 months of leave);
- ◆ Can be used only to take care of a child under 5 years old;

- ◆ Only Employees with more than 6 months of seniority are entitled;
- ◆ Unpaid leave.

Paternity leave

- ◆ Can be used by a father of a child under 1 year old;
- ◆ Must be 2 weeks long, cannot be spilt into the parts.
- ◆ Payments are made from the state Social Security Office (ZUS) resources.

Important rules:

- ◆ Employer cannot deny the Employee to use the leave connected with the parenthood;
- ◆ During those leaves Employer cannot terminate the contract concluded with the Employee (there are some exceptions: disciplinary reasons, Employer goes bankrupt etc.).

Work schedule

- ◆ Basic working time must not be longer than 8 hours in a 24-hour period and 40 hours in an average five-day working week;
- ◆ Employee is entitled to at least 11 hours continuous rest per each day;
- ◆ Working at least 6 hours - at least 15 minutes rest break is required;
- ◆ If Employee works on individual work schedule (e.g. shift work), and his/her working day occur on Sunday/Saturday/bank holiday, he/she must be granted with the same amount of days free of work (the amount of working hours must be the same for all Employees).

Working overtime

For working overtime, Employee is entitled to an additional day off as compensation. If it is impossible, the Employee should be compensated by a supplement of:

- ◆ 100% of pay for working during the nights, Sundays and bank holidays;
- ◆ 50% of salary for working overtime on any day other than those mentioned above.

Night work in Luxoft: **22:00-06:00**. For working during nights Employee is entitled to a supplement to the salary - 20% of the minimum hourly wage for every hour worked.

General rules in Poland

- ◆ Each Employee is offered with gross salary;
- ◆ Employment contract indicates only base salary gross (without bonuses, allowances, KPI etc.);
- ◆ Bonuses, KPIs, allowances are calculated separately and are not indicated in contract;
- ◆ Employer, on behalf of the Employee, pays all mandatory contribution, each month;
- ◆ Salary reduced of those mandatory contributions (and benefits, if the Employee decided so) is net salary and it is transferred each month to Employee's bank account;
- ◆ At Luxoft Poland, salary is paid on the last day of the month.

NOTE: employee should open bank account himself in any bank and provides info about bank account number to HR.

Net Salary = Gross salary minus contributions/taxes

Contributions for social insurances:

Type of insurance	Percent of base salary	Covered by Employee	Covered by Employer
Retirement	19,52%	9,76%	9,76%
Disability	8%	1,5%	6,5%
Sickness	2,45%	2,45%	-
Accident	0,67% and 3,86%	-	0,67% and 3,86%

Health Insurance (NFZ- National Health Fund)

The contribution is **9%** of the base.

The basis of assessment is the employee's salary net of social insurance, financed by the Employee.

NOTE: Each contribution, with their exact cost, may be seen on the pay slips (in Luxoft Poland – via Xpertis)

Income tax:

Advance for Income Tax

Tax advance is calculated using a progressive tax scale. The rate of 18% is applied to taxable income of up to PLN 85 528, and 32% is applied on all taxable income exceeding PLN 85 528.

Advance tax is paid each month.

SUMMARY:

Mandatory	Optional	Benefits included to the income (covered by the company but increasing the tax)
Social insurances – 13,71% of the base	Multisport card for the Employee – 20,81 PLN	LuxMed package for The Employee –
Income tax advance – 18% or 31% of taxable income	Multisport card for accompanying person – 151,36 PLN Multisport card for kid – 89,81 PLN Multisport swimming pool card for kid – 35,32 PLN	Multisport card for the Employee
Health care deduction - 9% of the base	LuxMed package for the partner - 132,10 PLN LuxMed package for the	Life insurance in Generali

family - 193,50 PLN		
	English/Polish classes – dependent to amount of participants in the group and the amount of training hours	Parking cards, contest's rewards etc.
Life insurance in Generali for a spouse – 45 PLN		

What can change net salary?

- ◆ Absences during the month: sickness, unpaid leaves, some leaves connected with parenthood;
- ◆ Benefits paid from base salary (Lux med, Benefit Program, Language classes, etc.);
- ◆ Bonuses, KPIs, etc;
- ◆ Business Trips Allowances;
- ◆ Deductible expenses;

and...

Copyrights costs;

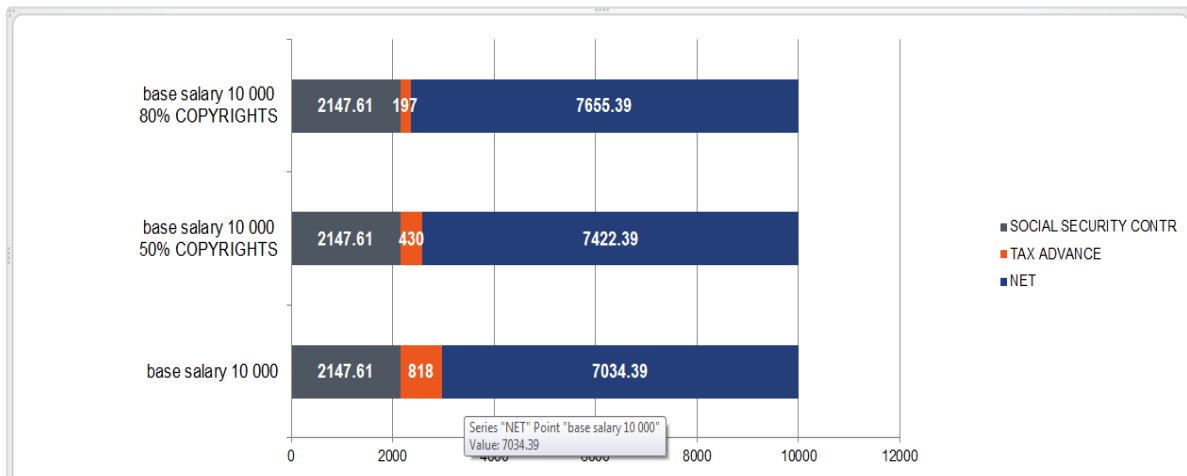
For certain types of jobs, classified as “creative”, 50% of the income can be declared as non-taxable, due to assumed higher costs of generating income.

Job has to involve certain percentage of creativity, defined as building new artefacts (like code or test cases).

E.g. Software developers: 80% of salary (percentage of creativity at work) is covered by 50% of the amount of tax-free.

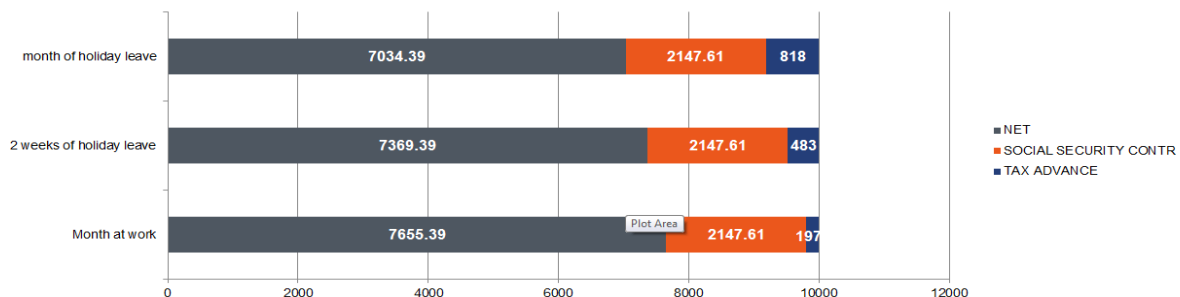
Copyrights don't occur during absences.

Exaples:



COPYRIGHTS vs HOLIDAY LEAVE example

Holiday leave in average month with 20 working days - base salary 10.000,00 with 80% of copyrights



NOTE: it's just simulation with estimated values, net values may differ in individual cases (e.g. different threshold, deductions from net, additions to income)

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Taxes

- ◆ The tax year in Poland is the calendar year, ending on December 31;
- ◆ After every tax year – Employees have to settle the tax with the tax office on the basis of PIT-11 form, which is provided by the

POLTAX		POLA JASNE WYPEŁNIA PŁATNIK, POL Drukowanymi literami, czarnym i	
1. Numer Identyfikacji Podatkowej płatnika			
PIT-11			
za okres		4. Od (dzień - miesiąc - rok)	
Podstawa prawna:		Art.39 ust.1, art.42 ust.2 pkt 1 z 2000 r. Nr 14, poz.176, z 26 października 2007 r. 1).	
Składający:		Płatnik podatku dochodowe	

Employer, not later than with the end of February; The deadline for delivering tax declarations to tax office is: 30th of April.

- ◆ A person who has an income only from one company may fill PIT12 in January – then company will settle the tax automatically;
- ◆ The tax settlement must calculate the prepayments made (income tax advances). If the sum of all prepayments (income tax advances) is lower than the tax amount due, the taxpayer must pay the difference, by e.g. making a transfer to his or her tax office account. However, if the sum of all prepayments (income tax advances) exceeds the tax due, the taxpayer will receive a tax refund from the tax office.

TAXABLE INCOME IN ZLOTY		TAX DUE
FROM	TO	
		Income tax in Poland in average is not high;
85 528	and up	14 839.02 zł + 32% of the amount exceeding 85 528 zł

- ◆ Due to sophisticated rules for tax calculation it is more useful to prepare a simulation for individual situation instead of universal formula for everyone.

Deductions and reliefs

1. From income – taxpayers may deduct the following expenses (at a stated amount):
 - ◆ social security contributions;
 - ◆ donations for special purposes i.e. religion cult, to NGO`s for public benefit purposes (not more than 6% of taxpayer`s income);
2. From the tax:
 - ◆ obligatory health contributions (not more than 7,75% of calculation base);
 - ◆ child relief:
 - monthly 92,67 PLN for the first child, if the income received by parents (married or single parent, who meets special requirements) doesn't exceed in the tax year the amount of 112.000 PLN. For other parent the threshold of income is 56.000 PLN;
 - monthly 92,67 PLN for the second child;
 - monthly 139,01 PLN for the third child;
 - monthly 185.34 PLN for the fourth and every next child.

As a rule, taxpayers file separately. Spouses who are tax residents in Poland may, upon



meeting certain requirements, file a joint tax return on taxable income according to the tax scale.

The following individuals are also permitted to file jointly:

- ◆ spouses with a place of residence in an EU Member State or European Economic Area Member State or Switzerland;
- ◆ spouses of whom one is subject to an unlimited tax obligation in Poland and the other has a place of residence outside Poland, but in another EU or EEA Member State or in Switzerland;
- ◆ if (in both cases) they have reached the revenue threshold taxable in Poland in a total amount of at least 75 per cent of the total revenue earned by both spouses in a given taxable year and have documented, **with a certificate of residence**, their place of residence for tax purposes.

FAQ about working in Poland

Q: When do expatriates have to pay taxes in Poland?

A: Every individual whose place of residence is located in Poland has to pay tax from the obtained income in this country. An individual with a place of residence in Poland is a person whose "centre of personal and economic interests" is here (e.g. someone who lives, works in Poland) or who stays in Poland for a period longer than 183 days a year. Such persons are called tax residents.

On the other hand, a person who does not have their place of residence in Poland will pay tax in Poland only from the income obtained in Poland.

Q: How much taxes family of 2 people without a child (both working for UBS) should pay in Poland?

A: Taxes in Poland are paid by your employer every month. Each year in April you are obliged to fill in the tax statement where all the payments are calculated. If the sum of all prepayments is lower than the tax amount due, the taxpayer must pay the difference by e.g. making a transfer to his or her treasury office account. However, if the sum of all prepayments exceeds the tax due, the taxpayer will receive a tax refund. But the sum depends on many variables and amount of taxes paid by employer is always well estimated.

If both spouses work and have no kids there will be no deduction and sum of taxes will be



estimated in tax statement.

Q: How much taxes family of 3 people with a child (husband is our employer, wife is sitting at home with a kid) should pay?

A: For family with 1 kid there is deduction of 92.67 zł per month if the year income is lower than 112 000 PLN. If the income is higher there will be no deduction provided.

Banking in Poland

Polish banking sector is modern and well developed sector and with almost 70 different banks in a country offers high quality and safe banking services. There are many international as well as Polish banks on the market. All of them offer vast network of ATMs and branches across whole country.

It is especially easy to find an ATM on main roads and in shopping centres. It is free to withdraw money from your bank's ATM and you will be usually charged around 5 PLN for withdrawing money from an ATM of different bank.

There is plenty of bank offers on the market. You can choose from traditional banking, internet banking or private banking - any offer that will suit your needs. It is relatively easy to open a bank account, even without being a permanent resident in a country.

Expats can use their passport and residency card (Karta Pobytu) to open a bank account. In cases where an expat doesn't have a residency card, it's often adequate to sign a declaration of residency and present copy of their Polish visa.

Below is an overview of Polish biggest and most popular banks:

- ◆ PKO BP [<http://www.pkobp.pl>] the largest and at the same time one of the oldest Polish banks. It offers the biggest network of branches and ATMs in Poland;
- ◆ Pekao SA [<http://www.pekao.com.pl>] second biggest Polish bank; member of UniCredit Group, offers fully functional English version of website;
- ◆ mBank [<http://www.mbank.pl>] is the most popular virtual bank in Poland, owned by BRE Bank (which is owned by Commerzbank). Its services are available over the Internet, by telephone (Call Centre), WAP and SMS;
- ◆ Bank Zachodni WBK SA [<http://www.bzwbk.pl>] Poland's fourth largest commercial bank;
- ◆ ING Bank Śląski [<http://www.ing.pl>] owned by ING Bank; providing services to individuals, commercial clients and institutions;
- ◆ Alior Bank SA [<http://www.aliorbank.pl>] young and dynamically growing bank;
- ◆ Bank BPH [<http://www.bph.pl>] is Poland's third largest bank, owned by UniCredit;
- ◆ Getin Bank SA [<http://www.getinbank.pl>] very young and dynamically growing 100% Polish bank.

Buying property in Poland

◆ **Property market.**

General legal rule. The permit of Polish Minister in charge of internal affairs is required in order for foreigner to acquire real estate.

Legal exceptions. The relocated employee (Russian and Ukrainian) can buy the property in Poland without restriction but it only concerns acquisition of an independent living unit within the meaning of the Act on the ownership of living units and other units of buildings of 24 June 1994.

Please be informed that there are two different rights for apartment in Poland – independent living (własnościowe prawo do lokalu) and tenancy right (lokatorskie prawo do lokalu).

The unlimited right at property market concerns also only the first property of the foreigner.

The exceptions shall not be applied to:

- second property of the foreigner in Poland,
- real estate located in the frontier zone and farmland of an area exceeding 1 ha

◆ **Real property tax** (podatek od nieruchomości) is levied by the local authorities. It means in every city in Poland there will be different tax rate.

For example – the tax rate for real property in Krakow is 0,74 PLN for metre. The tax rate also depends from the type of the property – apartment, detached house etc.

◆ **Credit conditions** depend on the provisions of the internal policy of the Bank.

Usually Banks impose conditions/limits for foreigners from other countries than EU/Switzerland for example:

- foreigners should submit the residence card, the rights of permit residence;
- foreigners shall be employed in Poland and have the tax residence in Poland;
- foreigners should live at least year in Poland;
- foreigners should submit the credit application but only with the Polish citizen.

Individual offer for credit depends on the type of employment contract (unspecified preferred), the remuneration, the family status (single/married) and the conditions for credits may vary between the Banks.

Polish currency is the zloty (zł, PLN).

One zloty is divided into 100 groszy (1 zł = 100 gr).

1 USD = 3,78 PLN,

1 EUR = 4,09 PLN (rates as of 30.03.2015)

Banknotes with the following denominations 10, 20, 50, 100 and 200 zł and coins with the following denominations 1, 2, 5, 10, 20 and 50 gr and 1, 2, 5 zł are in the circulation.

To change your foreign currencies into zlotys (PLN) in Poland, it is best to go to a KANTOR (bureau de change, currency exchange office) and compare their different rates. The rates can vary a lot in shops around.

Words "skup" or "kupno" mean "buy rates" and "sprzedaż" means "sell", so if you want to check how much zlotys you will get for euros or dollars, you need to look at "skup/kupno". The traditional banks' fees are higher. Using your credit/debit card at the cashpoint/ATM (Bankomat) will give you a good exchange rate. Be aware that many banks charge for this service. ATMs offer service in English so you won't have any problems with withdrawing money.

Try to avoid changing money at the airport / railway station on arrival as the rates are not favourable. If you do not have an ATM card, then change the minimum to get you into town (100 zloty is enough) and then change the rest there. If you do have an ATM card, there are ATMs in the arrival hall (practically on every airport/railway station in Poland).

Before leaving for your Poland trip, check with your bank to see if it is affiliated with any banks in Poland and go to those bank ATMs to withdraw money. That will save you any handling fees.

Please be aware of a procedure of declaration of your revenues:

According to the Resolution of the NBU Board of 27.05.2008 № 148 "On the movement of cash funds and bank metals across the custom border of Ukraine" individual - resident of Ukraine, regardless of age (including infant), can export from Ukraine:

- ◆ up to 10K Euros - without declaring;
- ◆ over 10K Euro – the conditions are to write declaration to the customs authority and the availability of the documents confirming cash withdrawals from bank accounts (financial institutions), exclusively on the amount that exceeds the equivalent of 10K euros. These

documents are: certificate of availability of bank account (account balance) and withdrawal slip. The validity of these documents is 30 calendar days from the date of issuance.

Amount in euros is calculated at the rate of NBU on the day of crossing the border.

Please note that in accordance with the laws of Poland resident who cross the Polish border is obliged to declare domestic and foreign means of payment, if the amount exceeds the equivalent of EUR 10 000.

Individuals can open the account in foreign currency abroad only during their stay abroad. Otherwise it is required to obtain an individual license of the NBU (which is troublesome).

Thus, you must first enter the country of destination and open an account there. After that you may transfer money from your account in Ukraine to the account in Poland, but only in an amount that does not exceed the equivalent of 15 000 UAH per one operational (working) day.

NOTE: *all accounts abroad must be closed when you return to Ukraine, otherwise it is required to inform NBU about such accounts .*

Local language courses

For each relocated employee local language courses are provided upon the arrival in Poland. Duration is 72 ac. hours.

Conditions of learning:

- ◆ the opportunity is provided only after relocation in the group of minimum 8 participants;
- ◆ employee has to enroll in courses during 6 months after relocation;
- ◆ employee won't be able to stop learning in one group and then start it again in another.

Approximate cost

Apartments

Apartments: from min 370 \$ per month (25 m² flat with all utility charges) and higher.
Good standard flat (~40-50 sq2 + all utility charges) starts from 500\$ <http://www.gumtree.pl/>

Accommodation in Krakow

Furnished studio apartment	PLN 1400-1800
Furnished two bedroom apartment	PLN 1800-2400
Furnished three bedroom apartment	PLN 2400-3400

Accommodation in Wroclaw

Furnished studio apartment	PLN 1400-1800
Furnished two bedroom apartment	PLN 1800-2400
Furnished three bedroom apartment	PLN 2400-3100

Accommodation in Tricity (Gdańsk, Gdynia and Sopot)*

Furnished studio apartment	PLN approx. 1800
Furnished two bedroom apartment	PLN approx. 2500
Furnished three bedroom apartment	PLN approx. 3000

*prices may be higher in summer (due to vacation season)

Rental agents

Krakow:

Agata Milej, biuro@milszydom.com, +48 601 551 551

Wroclaw:

Magdalena Motyl, biuro@perfectplace.pl, +48 728 760 939

Gdansk / Gdynia:

Joanna Rafało – Gdańsk, j.rafalo@domhouse.pl, tel. 690 941 004

Ada Maslyk – Gdynia, a.maslyk@domhouse.pl, tel. 662 025 974

Jadwiga Reppel, biuro@reppel.pl, tel. 503 096 588

Lodz:

Anna Gajda, akcesag@akcesag.com.pl, +48 606 212 100, www.akcesag.com.pl

Consumer basket

Generally the costs of food, public transportation and housing are somewhat lower in Poland than in Western Europe. Nonetheless, they increase every year. For instance, between December 2011 and January 2012 food costs in Poland increased by 1.5%.

Restaurants	Meal, Inexpensive Restaurant	5.25 \$
	Meal for 2, Mid-range Restaurant, Three-course	29.55 \$
	Combo Meal at McDonalds or Similar	5.25 \$
	Domestic Beer (0.5 litter draught)	2.30 \$
	Imported Beer (0.33 litter bottle)	2.46 \$
	Cappuccino (regular)	2.28 \$
	Coke/Pepsi (0.33 litter bottle)	1.22 \$
	Water (0.33 litter bottle)	0.89 \$
Markets	Milk (regular), (1 litter)	0.86 \$
	Loaf of Fresh White Bread (500g)	0.92 \$
	Rice (white), (1kg)	1.13 \$
	Eggs (12)	2.32 \$
	Local Cheese (1kg)	7.70 \$
	Chicken Breasts (Boneless, Skinless), (1kg)	5.10 \$
	Apples (1kg)	0.98 \$
	Oranges (1kg)	1.49 \$
	Tomato (1kg)	1.63 \$
	Potato (1kg)	0.64 \$
	Lettuce (1 head)	0.82 \$
	Water (1.5 liter bottle)	0.66 \$
	Bottle of Wine (Mid-Range)	6.57 \$
	Domestic Beer (0.5 liter bottle)	0.96 \$
	Imported Beer (0.33 liter bottle)	1.44 \$
	Pack of Cigarettes (Marlboro)	4.27 \$
Transportation	One-way Ticket (Local Transport)	1.18 \$
	Monthly Pass (Regular Price)	30.21 \$
	Taxi Start (Normal Tariff)	1.97 \$

	Taxi 1km (Normal Tariff)	0.66 \$
	Taxi 1hour Waiting (Normal Tariff)	9.85 \$
	Gasoline (1 litter)	1.81 \$
	Volkswagen Golf 1.4 90 KW Trendline (Or Equivalent New Car)	21,000 \$
Utilities (Monthly)	Basic (Electricity, Heating, Water, Garbage) for 85m2 Apartment	184.26 \$
	1 min. of Prepaid Mobile Tariff Local (No Discounts or Plans)	0.09 \$
	Internet (6 Mbps, Unlimited Data, Cable/ADSL)	16.70 \$
Sports & Leisure	Fitness Club, Monthly Fee for 1 Adult	37.47 \$
	Tennis Court Rent (1 Hour on Weekend)	12.77 \$
	Cinema, International Release, 1 Seat	6.57 \$
Shoes	1 Pair of Jeans (Levis 501 Or Similar)	84.54 \$
	1 Summer Dress in a Chain Store (Zara, H&M, ...)	41.95 \$
	1 Pair of Nike Shoes	87.24 \$
	1 Pair of Men Leather Shoes	84.05 \$

Insurance

Social insurance

The Polish social insurance system includes:

- ◆ old-age pension insurance;
- ◆ disability and survivors' pension insurance;
- ◆ sickness insurance;
- ◆ work accident insurance.

Social insurance is provided from the first day of employment.

NOTE: After Poland's accession to the EU, the Polish pension and social security system are subject to the principles of co-ordination of social security systems of member states. This will mean in practice that the pay-out of social contributions will be determined by the country where an employee paid his or her contributions. Pensions and other contributions will be paid out according to the internal regulations of a country where an employee has worked the longest. It will not matter what his or her current country of residence is.

The Social Insurance Institution – as the main implementing body of the social insurance Legislation – establishes the entitlement to and pays social insurance benefits and other benefits entrusted by virtue of separate legislation.

The following benefits are payable in various life situations:

- ◆ in respect of the long-term incapacity for work:
 - disability pension;
 - training pension;

- ◆ in respect of sickness and maternity:
 - sickness benefit;
 - maternity allowance;
 - care allowance;
 - compensatory allowance;
 - rehabilitation benefit;
- ◆ in respect of old age:
 - old-age pension;
 - nursing supplement to pensions;
- ◆ in respect of death of a breadwinner:
 - survivors' pension;
 - supplements to survivors' pension for complete orphans;
- ◆ in respect of accident at work and occupational diseases:
 - lump-sum compensation;
 - benefits in respect of sickness, long-term incapacity for work and death of a breadwinner;
 - dentist services and prophylactic vaccinations;
 - refund of costs incurred in respect of purchase of orthopaedic equipment;
- ◆ other:
 - funeral grant;
 - social pension;
 - pre-retirement benefit;
 - medical rehabilitation within the framework of disability prevention.

The Employer is obliged to register new Employee to National Insurance Office (ZUS), no later than 7 days after the date of employment and to pay contributions, on behalf of the Employee, each month. Employees are covered by social insurances for whole duration of the employment.

Each contribution, with their exact cost, may be seen on the pay slips (in Luxoft – via Expertise)

The rate of contributions to social insurance, to the Fund of Guaranteed Employee Benefits, to the Labour Fund and to health insurance in 2013

	Total contribution (in %)	Payer (%)	Insured person (%)
Old-age pension insurance	19.52	9.76	9.76
Pension insurance	8.00	6.50	1.50
Sickness insurance	2.45		2.45
Work accident insurance	0.67–3.86 ^a 1.93 ^b	0.67–3.86	
Fund of Guaranteed Employee Benefits	0.10	0.10	
Labour Fund	2.45	2.45	
Health insurance	9.00^c		9.00

^a Diversified contribution for groups of activities, in force as from 1 April 2012. If percentage rates of work accident insurance contributions are fixed by ZUS, the rate defined for payers' groups of activities is additionally multiplied by a correcting index of 0.5–1.5.

^b Contribution for payers notifying to work accident insurance a monthly average of maximum nine insured persons and for payers not subject to entry to REGON register – contribution in force since 1 April 2012.

^c The contribution is deducted from an amount of due personal income tax (7.75%) and from incomes after taxation (1.25%).

Health insurance

The national health insurance system is based on a number of general rules which are applicable unless specific legislation or international agreements provide otherwise. In accordance with the general rules, persons working in Poland on the basis of an employment contract, regardless of their nationality, are subject to compulsory health insurance.

Health care in Poland is financed by a central state budget created to protect health, the National Health Fund (NFZ). NFZ is a state institution that finances health care benefits from contributions paid by the persons insured in NFZ (i.e. the insured persons pay contributions to the NFZ, and in return for that they are entitled to free healthcare).

A health premium, alongside with a social insurance premium, are obliged to be paid for on-going work, i.e. if the payee has a permanent work contract or remains in a work relationship performing specific assignments. It also concerns foreigners employed in Poland. As in the case of the obligatory social insurance it is paid by the employer.

Health care during pregnancy/maternity leaves

There is a free health care for wife of the relocated employee during pregnancy/maternity leaves in all public medical centres and hospitals. The only condition is to add the wife to the employee's social insurances (in ZUS). In order to do so, employee should write an email to Sawicka-Kucharska Joanna or to Nowakowski Tomasz with such request and the proper data (wife's name, surname, date of birth and PESEL/passport number).

Adding family member to insurances doesn't increase the month contributions.

If the wife is also registered at LuxMed, she will be entitled to medical services provided by LuxMed (although LuxMed doesn't have a hospital outside Warsaw, so delivery wouldn't be included to such services).

Registration procedure for the baby which was born in Poland after your relocation there is the same like for the fully aged foreigners.

At first parents should visit their embassy in Poland to ask for a passport for baby. Than with this passport you should go to registry office to get birth certificate. Baby should be added to flat contract and to apply for residence permission.

Documents required: passport, pictures, address registration, birth certificate, insurance and statement from working parent that he or she will be covering costs of living in Poland for this baby.

NOTE: *It should be done as fast as possible.*

Civil Registrar is responsible for registering the birth of a child, deaths, marriages and other matters related to changes in civil status; issuing copies of birth, marriage and death certificates; recording foreign civil registrar documents in Polish records; recording paternity of a born or conceived child.

Ukrainian state benefits

According to Ukrainian law woman who has a registered place of residence on the territory of Ukraine and give birth during a temporary stay outside of Ukraine, is eligible to receive state aid.

Currently, there are two types of aid:

- ◆ Assistance in connection with pregnancy and childbirth.
- ◆ One-time assistance for child birth.

The first type of assistance is made on the basis of established form certificate issued by health care setting, and certificate of employment / employment centre / pension fund.

Thus, if a woman is not registered (prenatal care) in the health care setting in Ukraine, she will not be able to get the necessary assistance.

To receive the one-time assistance for child birth you need to provide to the authority of social protection of the population in Ukraine the following documents:

- ◆ Child's birth certificate (translated into Ukrainian and apostilled).
- ◆ Copies of the parents' passports and copy of the marriage certificate.
- ◆ Copies of the identification numbers of parents.

- ◆ Certificate of the form #3 with the composition of the family to confirm the child's residence in Ukraine.

Submission of these documents is carried out by one of the parents personally at the place of child residence, not later than 12 months from the date of child birth.

The amount of assistance is 41280 UAH per child.

Sources of assistance: through the mail or to the account of the Ukrainian bank (pre-opened or existing). Account should be opened before the submission of the documents (certificate of account is submitted together with the rest of documents).

Thus, to obtain a one-time assistance for child birth you need to execute the documents previously and to make at least one visit to Ukraine.

In Ukraine, it will be necessary to register the child, open a bank account and take appropriate certificate, to submit a package of documents in the authority of social protection of the population in the place of residence of the child.

Care allowance

The care allowance is payable to an insured person during a period of release from work due to the necessity of taking personal care of a healthy child under 8 years of age – in special cases (such as closing of nursery, kindergarten or school), a sick child under 14 years of age or other sick member of the family.

The care allowance is payable during a period of:

- ◆ no more than 60 days in a calendar year – in the case of care of a healthy child under 8 years of age or a sick child under 14 years of age;
- ◆ no more than 14 days in a calendar year – in the case of care of a sick child aged more than 14 years or other sick member of the family.

The total allowance period in respect of care of children and other family members may not exceed 60 days in a calendar year.

The allowance is payable at a rate of 80% of the basis for the sickness allowance assessment.

The maternity allowance is payable at the rate of:

- ◆ 100% of the assessment basis, i.e. average monthly wage / salary or income for the last 12 calendar months of insurance or for actual insurance period for full calendar months of insurance, if the insurance period was shorter – for a period corresponding to the period of maternity leave, leave under the principles of the maternity leave, additional maternity leave, additional leave under the principles of the maternity leave and paternity leave,

- ◆ 60% of the assessment basis – for the period of parental leave,
- ◆ 80% of the assessment basis – for a period corresponding to the period of maternity leave, leave under the principles of the maternity leave, additional maternity leave, additional leave under the principles of the maternity leave and parental leave – if an application for full rates of these leaves and maternity allowances for periods corresponding to these leaves is filed within 14 days after the childbirth or after the child was taken to be brought up and an application was filed with a court for initiating child adoption proceeding, or after the child was taken to be brought up in a foster family, with an exception of the professional foster family.

Lump-sum compensations in respect of accident at work

Such compensation is payable to an insured person who has suffered the permanent or long-term injury as a result of accident at work or occupational disease.

The permanent injury means such disturbance of body fitness which results in impairment of body functions not promising recovery.

The protracted injury means such disturbance of body fitness which results in impairment of body functions during a period exceeding 6 months, however promising recovery.

The level of compensation depends on the percentage rate of the injury ascertained by ZUS evaluating doctor or ZUS medical board.

Since 1 April 2013 the injured person has been entitled to compensation of PLN 704 for each per cent of permanent or protracted health damage.

A person, who has been recognized as completely incapable of work and of independent existence as a result of accident at work or occupational disease, is entitled to a lump-sum compensation of PLN 12 326.

Mandatory Vaccination

Age		Tuberculosis	Hepatitis type B	Diphtheria	Tetanus	Whooping Cough	Hib	Polio	Measles	Mumps	Rubella
1 year	1 day										
	2 mos										
	3-4 mos										
	5-6 mos										
	7 mos										
2 years	13-14 mos										
	16-18 mos										
6 years											
10 years											
14 years											
19 years											

Private health care

Private health care is also available, but it's extra paid and it's provided from the first day of the month (i.e. if you report in HR that you want to use private health care on 17th day of the month it will be available for you from the 1st day of the next month).

It will be available if an employee fills all the necessary forms before 1st day of month he/she starts work in Luxoft Poland. All the documents are being send couple of weeks before hiring so it's all up to candidate when he/she will fill it.

All employees are covered with private health care provided by [LuxMed](#) clinics, which is free of charge. The cost of insurance for family depends on the chosen program: for one member it is 123PLN/month (40\$), for two other family members - 171PLN/month (55\$).

Contact info in Luxoft Poland: Application is possible before relocation or in any other time. Please contact Tomasz Nowakowski (TNowakowski@luxoft.com)

Medical services

The health insurance system in Poland is based on the principles of equal treatment and equal access to healthcare services. Healthcare services financed by public funds are available to persons covered by national health insurance on a compulsory or voluntary basis. This means that the insured who pay their contributions by a fixed date each month have free access to medical services listed in the relevant legislation. The main institution responsible for the management of public funds for health care, and the pillar of the entire health insurance system, is the National Health Fund (Narodowy Fundusz Zdrowia, NFZ). National health policy is the responsibility of the Ministry of Health. Institutions providing free medical services. Free medical services are provided to the insured only in healthcare institutions, both public and

private, which have concluded a contract with the National Health Fund. Such institutions are normally marked with the logo of the Fund.

Specialist medical services

A medical doctor providing primary health care (general practitioner) is commonly called “a first-contact doctor” (lekarz pierwszego kontaktu) in Poland. This is because you need to obtain a referral (skierowanie) from your general practitioner in order to have access to more specialized medical services, e.g. hospital treatment, medical rehabilitation or treatment in a spa resort. Such a referral is not required in the event of emergency or for services provided by some specialist medical doctors, including an ophthalmologist, oncologist, dermatologist, gynaecologist or psychiatrist. Once you have obtained a referral, you should sometimes be prepared to wait long for a specialist diagnosis or treatment, because there are waiting lists and patients are admitted by order of application. Should the state of health of the waiting patient change in the meantime, it is possible to make an appointment at an earlier date than originally fixed.

Dental services (dentysta)

The range of free dental services provided to the insured person is rather limited. Only children and young people of up to 18 years of age and pregnant women are covered by better arrangements. Moreover, you should remember that only basic dental materials are financed by public funds, and thus you need to pay yourself for any better products used in treatment. As a result, most Poles choose private dental services.

Outpatient care and clinics

You can see a primary healthcare medical doctor (general practitioner) on a working day between 8.00 and 18.00. Otherwise free medical services are provided as part of 24-hour outpatient medical and nursing care (available during the night and on public holidays). Since you do not have a free choice in this case, the best idea is to obtain addresses and telephones of such healthcare centres from your general practitioner. If you are unable to go to an outpatient clinic, but you have no symptoms suggesting that there may be any immediate threat to your life or threat of serious injury, you may be provided with care at home. However, this is obviously only immediate medical care and you cannot obtain some prescriptions or a referral to a specialist under such treatment.

Pharmacies (apteka)

Medicines are available only in pharmacies. Some medicines can be obtained only on the basis of a prescription given by an authorized medical doctor; please remember that most

prescriptions are valid only for 30 days. The rates charged for medicines vary as some of them are reimbursed from public funds. In the case of reimbursed medicines, patients pay a flat-rate amount or only a specific portion of the price. Some pharmacies are open for 24 hours, but can make an additional charge for selling medicines during the night.

Emergency

The National Medical Rescue System has been established in order to provide aid in the event of emergency – when any delay might result in damage of health or loss of life. Insured persons have access to medical rescue services guaranteed by the relevant legislation.

999 – Ambulance

112 – European emergency number, to be used in the event of: fire, traffic accident, burglary, theft, violence, recognizing a fugitive in Poland, electrocution, fainting and/or loss of consciousness, serious bodily injury or bleeding, or other situations that threaten life or health. Callers will be connected to an operator, who will summon the appropriate assistance (ambulance, fire department, police).

Hospital emergency wards, called Szpitalny Oddział Ratunkowy - SOR, are obliged to help every person who turns up and needs immediate medical care, a native of Krakow as well as a foreigner, no matter whether he or she has the valid health insurance.

The following Krakow hospitals run around-the-clock, that is 24/7, emergency wards (SORs):

- ◆ Szpital im. Gabriela Narutowicza at 35-37 Pradnicka street, phone 0124162436;
- ◆ Szpital im. Ludwika Rydygiera at 1 os. Złotej Jesieni, phone 0126468000;
- ◆ Szpital im. Stefana Żeromskiego at 66 os. Na Skarpie, phone 0126440144;
- ◆ Cardiac hospital;
- ◆ Szpital im. Jana Pawła II ul. Prądnicka 80, phone:(12)614-20-00;
- ◆ Children's hospital;
- ◆ Samodzielny publiczny dziecięcy szpital kliniczny ul. Wielicka 265, phone:(12)658-20-11/

The following Wrocław hospitals run around-the-clock, that is 24/7, emergency wards (SORs):

- ◆ Wojskowy Szpital Kliniczny z Polikliniką SP ZOZ
ul. Rudolfa Weigla 5, 50-981;
- ◆ Dolnośląski Szpital Specjalistyczny im. Tadeusza Marciniaka
Centrum Medycyny Ratunkowej
ul. Traugutta 116 50-420

oraz: al. Wiśniowa 36 53-127;

- ◆ Uniwersytecki Szpital Kliniczny we Wrocławiu
ul. Borowska 213;
- ◆ Wojewódzki Szpital Specjalistyczny we Wrocławiu Ośrodek Badawczo-Rozwojowy
ul. H. M. Kamieńskiego 73a
51-124.

NOTE: All Luxoft Employees are insured from the first day of employment and have full right to public medical care. All you need is your passport or ID.

Medical insurance programs for all employees

Those insured in the National Health Service have the right to medical care which ensures health protection, disease and contusions prevention, early detection of illnesses as well as preventing disability it. Thus those foreigners employed in Poland have almost the entire range of medical services ensured, alongside with specialist hospital treatment, surgical operations and stays in sanatoria. Medical insurance also covers emergency medical care, which ensures transportation to hospital. As well as foreigners who have to pay a medical health insurance and can use the services of the state health service because they are employed on work contracts or work on assignment, there is another category who can choose whether they want to enter the health service fund.

People who want to use public health service are obliged to present a medical insurance card. If they want to arrange a visit with a specialist they have to be directed by a general practitioner. In a state directly threatening life or for women in labour, medical care is provided without this requirement.

Alongside public health care centres in Poland are private health centres. Especially in the bigger cities, there are medical doctors of almost all specialists as well as clinics where specialist surgeries and operations can be performed.



NOTE: Luxoft Poland will provide you health centre card as a benefit! www.luxmed.pl

Education

Every child between the ages of 6 and 18 living in Poland is subject to **compulsory education** or **compulsory schooling**, he or she must attend school under pain of sanctions against the parents. This obligation also applies to children who do not possess Polish citizenship, regardless of migration status of their parents in Poland.

The Polish education system is divided into the following stages:

- ◆ kindergarten (for children 3-5/6 years of age);
- ◆ primary school (6 years; for children 6/7- 11/12 years of age);
- ◆ gymnasium – lower secondary school (3 years; for children 12/13 – 15/16 years of age);
- ◆ secondary school (different types, education lasts 3 or 4 years depending on school type);
- ◆ university.

At each level both public institutions (run by the public entities and maintained in large part from public funds) and private ones exist (run by private owners and maintained entirely with private funds). The third possible type are so-called “association schools” run by associations of parents and maintained with their resources. They differ from private schools in that the parents of students and / or former students, grouped in a formal association, are co-owners of the school and decide on the issues related to it.

Documents required to register a child to kindergarten or school

The main document for admission to kindergarten or school is **completed special form** (in some cities valid electronic records of children to kindergarten or first grade of primary school).

Adoption of a child to senior primary school, high school or secondary school is based on:

- ◆ certificate or other document confirming the completion of school abroad next stage of education or recognized – In accordance with separate regulations – the Polish equivalent certificate of completion of the appropriate school or school leaving certificate;
- ◆ certificate or other document issued by the foreign school confirming attendance by a foreigner to school abroad and showing the class or stage of education, which he completed in school foreigner abroad, and a document confirming the sum of years of schooling foreigner.

If, on the basis of the documents the sum of years of schooling cannot be clearly established, parents or guardians of a child or a foreign student (of age) consist in this case a written statement. If the foreigner is unable to submit these documents shall be approved and qualified to the appropriate class or the appropriate semester on the basis of the interview. Interview carried out by the school.

If the child does not know the Polish language or do not know him sufficiently to conduct the interview, the director must perform it in a language which the child is fluent. It should also provide for the translation of the presence of the person speaking fluently both the language as Polish language unless the director himself uses the well-known child a foreign language so fluently that his translation is not needed).

In conclusion, the director may require the foreigner to obtain a nostrification school certificate of the child. If the foreigner does not have nostrification school certificate, the basis for the adoption of it to the Polish public school certificate is another document issued by the school abroad and a document confirming the sum of years of schooling, and in the absence of such documents – interview. The director may require from parents submission of a sworn translation of documents issued by the foreign school.

However, if the foreign child is applying for admission to the school in which Polish citizens are additional acceptance criteria (e.g., a test of artistic skills, language aptitude sports, medical certificates of sport, etc.), foreign child must also meet these criteria.

Education in public schools is free of charge, in private schools and association schools it is paid (except for the students included in scholarship programs run by some private or public schools). Child's stay in a public kindergarten on the other hand is paid in part - the rules vary depending on location, since they are set by local governments. Exceptions are some kindergarten divisions run in primary schools only for the oldest children who, from the next school year, will begin to attend primary schools (so called "0" form, "zero year") - the child's stay in school's "zero form" is free of charge.

In Poland, the religious education can be carried out in school, but it is organized by a church or a religious community of a given faith, not by the education authorities. Participation in religious instruction is not mandatory. However, if your child participates in these lessons, the grade for the class is listed on the school certificate.

NOTE: *In public holidays (list is given above) all kindergartens and schools are closed, and parents themselves have to provide care for their children.*

Kindergarten

Public kindergartens are intended for children aged 3 to 5 years (in exceptional cases they may also accept children aged 2.5 years); they serve as care and education institutions. They provide care for children while parents are at work, but are also conducive to their social (contacts with peers in the same group) and intellectual development (learning activities). For foreign children there is also a great opportunity to learn the Polish language.

Public kindergartens are open from Monday to Friday, on Saturdays and Sundays they are closed.

Local governments determine the number of hours daily that the child's stay in kindergarten is free of charge (minimum 5 hours per day), and how many additional hours must be paid by the parents if the child stays in kindergarten above that limit. Local government also sets the hourly payment rates for the stay in the kindergarten for a calendar year - and therefore the rates vary between cities (in Warsaw the fee for each additional hour is 2.81 PLN). In principle, parents also pay for the meals served to children in kindergartens (in Warsaw around 8 PLN per day for three meals). Most of these institutions, in addition to the program of educational activities conducted by the kindergarten staff also offer a variety of paid extracurricular activities appropriate to the age of children (ex. dance, art, English).

Kindergarten is not obligatory. There is the lack of kindergarten place and rising number of private paid kindergartens.

Non-public kindergartens

The owner him or herself establishes the rules for enrolment and rates for the stay of a child in kindergarten. Tuition fees (the monthly fee for the stay in kindergarten) may vary strongly depending on the facility. In Poland, it should be expected to spend **from 650 to 1500 PLN**. Where tuition is cheaper, you are required pay separately for additional educational activities in more expensive kindergartens extra-curricular activities are already included in tuition. Some institutions charge an extra registration fee - a one-time non-refundable fee of several hundred zlotys collected at time of enrolment into kindergarten. The registration fee is not refunded even if your child does not attend the kindergarten he or she was enrolled into.

Staying in kindergarten is mandatory for children aged above five years, as the last year of stay in the kindergarten is treated as a preparation for the child's school attendance.

Enrolment of children to public kindergartens generally begins in March (for the school year beginning September 1). Priority is always given children residing in the municipality (city, district). Local governments may establish additional criteria for admission to their kindergartens of children living in the areas governed by another local government. In many large cities, an electronic kindergarten enrolment system for children was established, allowing for creation of a preferential list of establishments into which parents would like to enrol their child. (so-called 1st choice kindergarten - to which they would most like to enrol the child, and others they would choose if the most desirable one could not offer their child a place). Later joining of a kindergarten group by a child is only possible as far as there are places in a given kindergarten, which very often run out quickly. Foreign children are accepted

into public kindergartens under **the same conditions as Polish children**. Parents interested in enrolling a child for kindergarten should refer to the decisive criteria of acceptance, as set out by local authorities. To this end, it is best to contact the selected kindergarten directly or the appropriate department in the Municipal Office or the Town Office for the area where we want to live while in Poland.

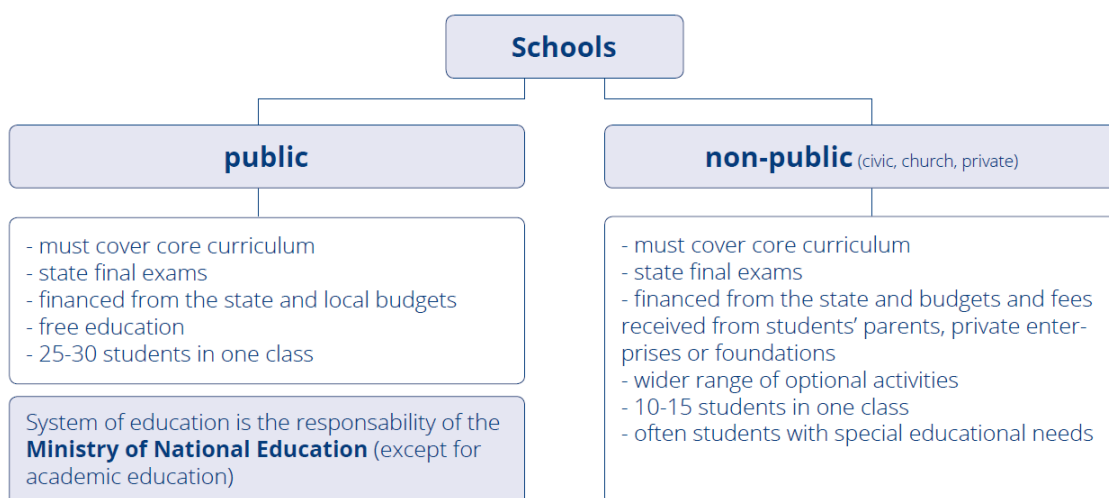
If parents are unable to find a free place in a public kindergarten, they can still benefit from a private kindergarten, where remuneration is though much higher or entrust the care of the child to a family member or a hired babysitter.

Schools

The school year begins in Poland on 1 September and ends on the last Friday in June the following year. Lessons are held in schools for five days a week, Monday through Friday. Weekends (Saturday and Sunday) are free for the children.

The school year is divided into two semesters. The first semester ends in January. The second term ends in June and this is also the end of the school year. Grades given out for the 2nd semester are also the final grades for the given year/form, and shall be entered on the school certificate - the document certifying that the child has completed education at a given form level.

Each child that is not a Polish citizen is entitled to additional free classes of the Polish language held in the school he or she attends for the first 12 months, in the amount not less than 2 lessons per week (in Poland a lesson hour is 45 minutes). The weekly schedule and number of hours is defined by the school head in consultation with the entity organizing the classes.



Education is free of charge for foreign children in public elementary schools, gymnasiums and secondary schools until the child turns 18 or completes the school he or she was enrolled in before they turned 18 (ex. in general high school).

Although education in most schools for children who are not Polish citizens is free of charge, parents must expect to incur other costs related to the fact that the child attends school. The most important are:

- ◆ costs of purchase of school books – about 200–600 PLN for the school year
- ◆ costs of purchase of school supplies – 50 PLN
- ◆ school uniform costs – 0 PLN
- ◆ charges for school lunches – between 80–110 PLN per month
- ◆ fee for insurance – 50 PLN per year.

Keep in mind that the child is thus guaranteed insurance protection, not only while in school, but for 24 hours a day.

NOTE: *this is not the same as health insurance entitling the child to receive free health care. This insurance provides the right to receive a certain amount of compensation if the child has an accident at school or elsewhere.*

Voluntary costs

- ◆ Fees for the Parents' Council – in most schools, parents voluntarily pay contributions they themselves agree upon for a variety of additional spending for children when at school e.g. school competitions prizes, school holidays and celebrations;
- ◆ Fees for class expenses – in most schools, parents of students of each class agreed between themselves a certain amount to be spent per month for additional costs related to the school life of a class, such as the purchase of additional teaching aids, arts supplies, sports equipment, etc. The above are usually small amounts per month;
- ◆ Fees for school trips – in Polish schools it is accepted that the students – along with their teacher/s – several times a year go to the theatre, cinema, museum and at least once a year they leave on a trip or for so-called green school etc. The cost of participation in these activities is borne by the parents. They can be very different – from several to several hundred PLN, or even over a thousand PLN in the event of trips abroad. Participation in school trips is not mandatory – in such a situation during the school trip the child can spend the time in the school club-room.

Information on school districts and catchment areas is easiest to obtain at the school itself, at the education department of the Municipal Office (Town, District Office) competent for the place of residence or at the schools superintendent office competent for a given area.

Registered list of all educational units in Krakow and Wroclaw:

NAME OF SCHOOL	PROFILE	ADDRESS
Daisy International Nursery	Nursery	Grota-Roweckiego 51B/96 St 30-348 Krakow info@mamdaisy.pl http://www.mamdaisy.pl
Chatka Maluszka (English speaking kindergarten)	Nursery/kindergarten	Trybuny Ludow 71 St 30-660 KRAKOW chatkamaluszka@chatkamaluszka.pl
Rainbow Preschool	Kindergarten	Gabrieli Zapolskiej 10C St 30-126 Krakow przedszkole.rainbow@krak.pl
Daisy International Nursery and Preschool	Nursery/kindergarten	Krymska 6C St Krakow info@mamdaisy.pl http://www.mamdaisy.pl
Open Future International School (and Preschool)	Kindergarten/primary school/ gymnasium/ high school	Kwecista 25 St Krakow info@openfuture.edu.pl
The International School of Krakow (ISK)	ISK provides the following divisions: Little Acorns Early Years Program – a Kindergarten from 3 up to 5 years Elementary School – Primary school for students from 5 to 11 years Middle School – school for students from 11 to 14 years High School – school for students from 14 to 18 years	Lusina, sw. Floriana 57 St 30-698 Krakow, Poland
The European Private Middle School #14	Gymnasium	Kazimierza Wielkiego 33 St 30-074 Krakow www.ke.edu.pl/ poczta@ke.edu.pl
European Private High School	High School	Kazimierza Wielkiego 33 St 30-074 Krakow www.ke.edu.pl/ poczta@ke.edu.pl
VI LO im. A. Mickiewicza	High School	Wąska 7 St 31-057 Krakow www.vilo.krakow.pl vilo@vilo.krakow.pl
American School of Wroclaw	Kindergarten	Przyjaźni 2A/1 St 53-030 Wroclaw

		e-mail: office@asw.org.pl
Bilingual Primary School „Atut” Foundation for International Education	Primary school	T. Zielińskiego St 53-534 Wrocław atut@fem.org.pl
Non-Public Primary School SIGMA	Primary school	św. Macieja 7a Square 50-244 Wrocław sekretariat@sigma.edu.pl
International Primary School	Primary school	Sudecka 98 St 53-129 Wrocław ipschool@ipschool.pl ipschool.pl
Bilingual Primary School „Atut” Foundation for International Education	Primary school	T. Zielińskiego St 53-534 Wrocław http://fem.org.pl/main.php?lang=pl&siteid=ATUT&site=info atut@fem.org.pl
Wrocław International School	Primary school / Gymnasium / High school	Zielińskiego 38 St 53-534 Wrocław wis@fem.org.pl wis.fem.org.pl
School Complex EKOLA	Primary school / gymnasium / high school	T. Zielińskiego 56 St 53-534 Wrocław sekretariat@ekola.edu.pl ekola.edu.pl
Bilingual Gymnasium # 26 in the School Complex # 5	Gymnasium	Grochowa 13 St 53-523 Wrocław www.gim26.wroc.pl/ ; vlo@lo5.wroc.pl
Gymnasium # 49 with Bilingual Branches	Gymnasium	Brücknera 10 St 51-410 Wrocław www.lo14.wroc.pl sekretariat@lo14.wroc.pl
European Gymnasium Information-Language SIGMA	Gymnasium	św. Macieja 7a Square 50-244 Wrocław www.sigma.edu.pl/gimnazjum sekretariat@sigma.edu.pl
XIV LO im. Polinii Belgijskiej	High school	Brücknera 10 St 51-410 Wrocław www.lo14.wroc.pl sekretariat@lo14.wroc.pl
Private High School SIGMA	High school	św. Macieja 7a Square 50-244 Wrocław www.sigma.edu.pl/gimnazjum sekretariat@sigma.edu.pl
V LO im. gen J. Jasińskiego	High school	Grochowa 13 St 53-523 Wrocław http://lo5.wroc.pl/ ; vlo@lo5.wroc.pl

School ID card is a document certifying that a child attends school. It contains the child's personal data (name, surname, date of birth), and data of the school he or she attends (name,

address). The school ID card is a mandatory document, and is issued the school in which a child learns. The school ID card entitles the child to benefit from many discounts for students, such as for public transport tickets, tickets for some movies in the cinema and tickets to museums, zoos and other attractions.

University

Those without Polish citizenship, hereinafter referred to as “foreigners” can be taken to basic educational programs of higher education (bachelor, master), postgraduate studies and graduate in the case if they have:

- ◆ visa or temporary residence card in Poland, issued by the department of Immigration, or other document entitling to stay in the Republic of Poland;
- ◆ medical certificate sample, indicating the absence of medical contraindications to study at the appropriate office, on the chosen form of training;
- ◆ insurance in case of illness or the consequences of accidents, valid throughout the period of study in Poland or the European health insurance card (Eng. European Health Insurance Card), otherwise you have to enrol immediately after purchase medical insurance policy of the National Health Fund (NFZ).

NOTE: *in some universities education program in English may be payable.*

The list of universities presented below contains some Polish most prestigious and well-known institutions of higher education.

Universities:

- ◆ University of Warsaw - <http://arch.uw.edu.pl/en/>;
- ◆ Jagiellonian University in Cracow - <http://www.uj.edu.pl/en/>;
- ◆ University of Wroclaw - <https://international.uni.wroc.pl/en/>.

Technical Universities:

- ◆ Warsaw University of Technology - [http://www.pw.edu.pl/engpw](http://www.pw.edu.pl/engpw;);
- ◆ Wroclaw University of Technology - <http://www.portal.pwr.edu.pl/index,242.dhtml>;
- ◆ Cracow University of Technology - <http://www.pk.edu.pl/index.php?lang=en>;
- ◆ AGH University of Science and Technology in Cracow - <http://www.agh.edu.pl/en/>.

Agricultural Universities:

- ◆ Wroclaw University of Environmental and Life Sciences - <http://www.up.wroc.pl/en/>;
- ◆ Cracow University of Environmental and Life Sciences - <http://en.ur.krakow.pl/>.

Medical Universities:

- ◆ Medical University of Warsaw - <https://www.wum.edu.pl/en/>;

- ◆ Collegium Medicum of the Jagiellonian University – <http://www.cm-uj.krakow.pl/indexen.php>;
- ◆ Wrocław University of Medical Sciences - <http://www.en.umed.wroc.pl/>.

Economical Universities:

- ◆ Warsaw School of Economics - <http://www.sgh.waw.pl/en/Pages/default.aspx>;
- ◆ University of Economics in Krakow - <http://www.uek.krakow.pl/en>;
- ◆ University of Economics in Wrocław - <http://www.ue.wroc.pl/en/>.

Transport

Public transport

Poland's large cities all have extensive public transport networks.

There is also a good system of intercity trains and buses for travelling around the country and to other countries in Europe.

Tickets are easily available from on-line ticket shops, kiosks, machines at stations and on the buses and trains themselves.

Krakow

◆ Getting around in Krakow is pretty easy. There is no subway in Krakow, nonetheless that nearly million city has a fairly dense public transport system which consists of **tramways and bus lines** that mostly a municipal company operates and a number of private-owned **minibus fleets**. And some suburbanites commute by **local trains**.

◆ One-way ticket for a municipal bus or a streetcar (tram) is 3.8 zloty (an equivalent of roughly 0.9 euro). You can buy it at newsstands and from ticket machines at downtown stops and in some buses and tram cars. Drivers sell 60-minute tickets worth 5 zloty. Immediately after boarding you should put the ticket yourself through the ticket puncher and keep it till you reach your destination.

◆ A 20-minutes ticket allowing for changing lines costs 2.8 zloty (PLN), its 40-minutes equivalent is 3.8 zloty, an hourly one 5 zloty, and 90-minute ticket has been priced at 6 zloty. The prices of unlimited-travel passes for all municipal buses and streetcars have been set at 15 zloty for a 24-hour ticket, at 24 zloty for a 48-hour one, and at 36 zloties for a 72-hour pass, while a seven-day unlimited-travel ticket costs 48 zloties. Tickets are valid for the stated period starting with their first punching on a bus or a tram (don't punch your ticket any more till its expiration).

- ◆ All of the above-mentioned tickets are good for municipal bus services within the city limits only. A one-way ticket for buses going beyond the administrative boundaries of Krakow - bus numbers from 200 to 304 - costs 4 zloty (so called 'bilet aglomeracyjny').
- ◆ Minibuses run by independent companies don't accept the municipal tickets, the fare - usually two zlotys - to be paid to the driver on boarding.
- ◆ www.mpk.krakow.pl

Wroclaw

- ◆ Wrocław's public transport system is easy to use and fairly extensive, with 120 bus lines and 23 tram lines. You'll rarely need trams or buses to get around the Old Town, but many affordable hotels and some sights (like [Centennial Hall](#)) are located outside the centre. Major hubs for trams and buses include the main train station, Pl. Dominikański, and Pl. Jana Pawła II. Buses and trams run roughly from **04:00 to 00:00**, with irregular night buses running after that.

Wrocław's transport system now runs on a modern 'Urban Card' automated system, which has largely replaced the purchase of individual tickets for locals. Tourists can still buy single fare tickets from many kiosks and newsstands (particularly 'Ruch'), but you should have less trouble using the English option on the automated machines now stationed at most transit stops and on all trams and buses. Note however that while ticket machines at transit stops accept coins and cash, those on board trams and buses only take plastic.

A single fare ticket is 3zł, though note that night buses cost 3.20zł. 24-hr (11/5.50zł), 48-hr (20/10zł) and 72-hr (26/13zł) tickets good for all public transport in and around the city are also available and might be clever if you plan on riding often. ISIC or other non-Polish student ID is valid for a significant student discount, but you must carry your ID.

Most importantly, remember that **tickets are not valid until you stamp them** once inside the tram or bus. If you're caught without a properly punched ticket, you'll owe the city of Wrocław 120zł, or 150zł if they don't get the money within seven days, plus the price of the original ticket.

Schedules posted at each stop tend to be right on the money. 'W dni robocze' means



Monday through Friday and 'w dni wolne' means Saturday and Sunday. For route planning, check out the super helpful website:

- ♦ www.wroclaw.jakdojade.pl

Trains

Train is one of the most popular ways to get around Poland. Long-distance trains are available in express, intercity and slow versions, with the express trains being more comfortable but also more expensive. Intercity, Eurocity and express trains serve the larger cities in Poland, while the regional and local trains stop in smaller towns and villages. Fares will depend on the type of train, the class, and the route. Expats should ask at train stations about promotions and discounted tickets. It is possible to travel by train between all major cities in Poland and also to travel to cities outside Poland such as Budapest, Prague, Berlin and Vienna. Another option is to use the Central Railway Route, which is the only high-speed rail line in Central and Eastern Europe.

Buses

Poland boasts an extensive intercity bus system. Bus is a popular way to travel between cities in Poland and taking the bus is a good way to see parts of the country that may not be serviced by trains. Tickets are reasonably priced and can be bought directly on the websites, on bus stations or from the driver on the bus. Immediately after boarding you should put the ticket through the ticket puncher and keep it till you reach your destination.

Polski Bus / Polonus / Neobus are reputable companies that offer well-priced tickets.

Polski Bus <http://www.polskibus.com/>

Polonus <http://pkspolonus.pl/en/>

Neobus <http://www.neobus.pl/>

Taxis

Taking a taxi is one of the most convenient ways of getting around in Krakow / Wroclaw.

If you want to avoid being overcharged, you should use only brand taxis from big taxi companies - you should be wary of unofficial looking taxis that hang around outside train stations and some shopping centres, like Galeria Krakowska.

KRAKÓW:

- ◆ 919 +48 12 19191
- ◆ Barbakan +48 12 19661
- ◆ iCar +48 12 653 55 55
- ◆ Wawel +48 12 19666

WROCLAW:

- ◆ 919 +48 71 19191
- ◆ SuperTaxi +48 71 19663
- ◆ Mini +48 71 19626
- ◆ Wicar +48 71 342 07 77

Airports in Poland with scheduled passenger service on commercial airlines



Road traffic

Poland has a good road network connecting its cities and expats who wish to travel around Poland by car should be able to do so relatively easily. Road conditions are good, but snow and ice in winter can become hazardous. Expats should take the proper precautions and be sure to abide by all road rules to ensure their safety when driving in Poland.

Traffic laws

Seat belts must be used in both front and back seats, with children up to the age of 12 and up to 150 cm tall using special certified seats.

Using a mobile phone while driving is banned, using a loud-speaking phone system is permitted.

The legal alcohol limit is 0.2 ppm.

Speed limits:

- ◆ town (5am-11pm) - 50 km/h, (11pm - 5am) - 60 km/h;

- ◆ open road - 90 km/h;
- ◆ single carriageway - 110 km/h, dual carriageway - 120 km/h;
- ◆ motorway - 140 km/h;
- ◆ with trailer - 70 km/h (on highways - 80 km/h).

Since April 17, 2007 drivers have to ALWAYS use day lights during the day. Front fog lights may be used only during fog or heavy rain. Rear fog lights may be used only when visibility is less than 50 meters.

The vehicle must be equipped with a reflector (warning), a First Aid box.

The vehicle has to be marked with a sign indicating the country of its registration. Radar-warning systems are banned.

It is advisable that expats fit their cars with winter tyres to ensure safe driving during the winter months in Poland.

Road Police

Drivers who break the speed limit risk a roadside encounter with the numerous road police patrols. Fines are heavy and can significantly raise the cost of living in Poland. Never propose a bribe to policemen. There are also quite a lot automatic photo-radars.

Driving license

Foreigners planning to drive a car in Poland should have national driver's license. If the driver's license doesn't have any photo - it's better to take with you an international driving license, which is presented with the national origin. A non-EU citizen residing in Poland will be obliged to replace his driver's license for a Polish driver's license. The length of the process of exchanging the driving license depends on the country, where the license was issued. A foreigner should exchange his/her driving license within 180 days of stay in Poland. If the license is not changed there may be troubles during accidents.

Ukrainian/Russian driver license is valid up to half a year in Poland.

If employee wants to change it to polish one he/she has to get residence permission, address registration and go to City Office, fill in application form, add translation of driving license, 1 picture and fee - 71 PLN.

It usually takes up to two months as office has to send your document to authorization.

- ◆ When your driving license is exchanged then you receive a Polish one whereas your original document (e.g. Ukrainian) is sent back to your country;
- ◆ If you decide to go back to your country then you can get your driving license back over there, then you have to give back the Polish driving license;
- ◆ If after six months from the beginning of your stay in Poland you still drive using your old driving license then the Police can give you a fine for driving without a valid document.

Entering Poland by car

It is legal to drive a foreign car in Poland on following conditions:

- ◆ The foreign car has to comply with the standards of technical condition, it has to have a valid roadworthiness test from the country of its registration (the most often a respective stamp is made on the registration document);
- ◆ Registration number has to comprise Latin letters and Arabic numbers (e.g. DE 12563 is permitted);
- ◆ Car has to be marked by the sign corresponding to the country where it was registered (e.g. UA for Ukraine);
- ◆ The car has to be insured (the most frequent document that certifies the insurance is so called Green Card / Zielona Karta);
- ◆ While driving the foreign car you've got to have the registration document on you;
- ◆ If it doesn't result from the register document that you are an owner of the car or that you have right to use it, you should also have a written statement of the owner that you can drive the car;
- ◆ You can use a foreign car for six months from the arrival, after the end of this period you have to pass the customs clearance.

If you want to keep your car in Poland for longer than 6 months than you should try one of these options:

- ◆ declare a car as relocation asset (mienie przemieszczalne),
- ◆ use the customs procedure of the temporary admission.

In both cases you should decide which option you choose before crossing the border of Poland.

Relocation assets

To qualify a car as a relocation asset three conditions have to be fulfilled:

- ◆ You have to possess it for at least 6 months before moving out from your country;
- ◆ You have to live in your country for the last 12 months before moving to Poland;
- ◆ Your car has to be for your private use (not for the business purposes).

Procedure:

- ◆ Before crossing the border you make a list of your relocation assets (2 copies);
- ◆ While crossing the border you submit a list to the Customs Officer and you declare the relocation assets (e.g. a car), in this way you start so called transit procedure;
- ◆ Depending on the traffic on the border the Customs Administration can accept your declaration or give you the form T1 and tell you to go to the Customs Office next to the place where you intend to live;
- ◆ Once you get T1 form you have to show up in the Customs Office within 7 days from the moment when you crossed the border;
- ◆ If your declaration of relocation assets is accepted then you are exempted from customs and taxes, but you can use these assets just for yourself during 12 months from the moment when it was accepted as a relocation asset (e.g. if during the road control Police finds that somebody else uses your car than this fact can cause serious tax and customs consequences).

Temporary admission

- ◆ You can submit an application while crossing the border;
- ◆ Depending on the traffic the Customs Administration can accept it or give you the T1 form and tell you to go to the Customs Office next to the place where you intend to live;
- ◆ Once you get T1 form you have to show up in the Customs Office within 7 days from the moment when you crossed the border;
- ◆ Temporary admission means that you don't have to pay customs or taxes, you (or somebody who you let by a written statement) can use the asset within the time which is prescribed by the Customs Administration (maximum 24 months, in some cases it can be made longer), before the end of this period you have to move this asset out of EU;
- ◆ In case of temporary admission you have to pay a deposit (which equals the customs and taxes) which you get back once you leave EU with your car.

How to register the car in Poland?

- ◆ Pass the roadworthiness technical test on the base of a document issued by the local administration;
- ◆ Pass the customs clearance and if it required pay excise tax and VAT;
- ◆ Pay the recycling fee (currently 500 PLN);
- ◆ Insure the car in Poland;
- ◆ Register the car.

Buying a car

At first you have to get a residence permit and address registration in Poland to buy and register a car.

You have to pay tax in Tax Office for buying a car (2%).

Next step is to go to the City Office - department of communication and submit documents for car registration.

ID card and passport (two documents with photo) will be sufficient. It's necessary to register purchased car during next 30 days.

Procedure for registration of a new car purchased in Poland by a foreigner

The matter is processed in the city (district) office.

Required documents:

- ◆ application for car registration;
- ◆ passport, residence card, address registration;
- ◆ deed of ownership (purchase agreement);
- ◆ vehicle card and logbook;
- ◆ fee for the registration;
- ◆ confirmation from tax office confirming payment of the tax (2%).

Lease a car

<http://www.efl.pl/>;

<http://www.vbleasing.pl/>

FAQ about living in Poland

Q: Is it possible to move with a pet? What do I need to apply?

A: It is possible. It requires certificate from a veterinarian with all vaccinations. Also you need to have euro cage, each airline has their demands.

Q: What are the taxes for car in Poland?

A: There isn't such tax (vehicle tax) in Poland. But you have to pay insurance and the cost varies depending on your car's capacity, age, your driving history, your age etc. Choice of insurance company and assistance options also matters – it's possible to pay 800 PLN at one company and in the second one even 1400 PLN for the same car.

Q: As I am not a Polish citizen, do I have to pay for the education of my child during the stay in Poland?

A: No. Education is free of charge, but there are some exceptions:

- ◆ post-secondary schools;
- ◆ post-secondary schools for adults;
- ◆ artistic schools;
- ◆ teacher training schools.

Foreigners learning in a public post-secondary school, post-secondary school for adult education or teacher training school pay the equivalent of 1,500 euros for each year of study. In public arts and music schools the fee is the equivalent of 3000 euros and in ballet schools, circus art schools, and post-secondary colleges for librarians and organizers of cultural activities - the rate is 4500 euros per year of study. For the first year of learning, all of the above fees are higher by 200 euro. For the period of study shorter than a school year, the fee shall be paid in proportion to the planned time of learning.

Stay in public kindergartens for children who are not Polish citizens is payable on the same basis as for Polish children.

Q: Who can I contact if my child has learning problems in school, or emotional or other issues or is - in my opinion - being discriminated against?

A: If your child has problems at school, the parents should firstly seek help at the school. The first person you should then talk to is the form master and / or teacher of the subject which the child has difficulties with. The teacher or form master may try to solve the problem themselves, or - depending on the nature of the problem - can direct you to a person or institution where you should seek further help as a parent (ex. school psychologist, psychological and educational counselling, clinic, etc.). Only if such a conversation will not produce results, parents should turn to the school principal asking for assistance. It may be that the form master or teacher will immediately indicate the school principal as a competent person in a given case.



If parents are not happy with how the school functions or how it has tried to resolve their problem, they may contact the relevant department of the local government authorities competent for a given school (ex. office of education, department of education, municipal school service office, etc.) or the appropriate schools superintendent.

Q: Do I have to inform authorities in Ukraine about my intention to temporary live abroad?

A: No, there is no such obligation.

Emergency

999 – Ambulance

997 – Police

998 – Fire Department

986 – Municipal Guard (only some cities)

981 – Roadside Assistance

112 – European emergency number, to be used in the event of: fire, traffic accident, burglary, theft, violence, recognizing a fugitive in Poland, electrocution, fainting and/or loss of consciousness, serious bodily injury or bleeding, or other situations that threaten life or health. Callers will be connected to an operator, who will summon the appropriate assistance (ambulance, fire department, police).

Phone operators

There are 4 main mobile phone operators in Poland.

They offer both monthly subscriptions and top-up phone numbers:

- ◆ T-mobile www.t-mobile.pl
- ◆ Plus GSM www.plus.pl
- ◆ Orange www.orange.pl
- ◆ Play www.playmobile.pl

Moving pets across the border

To move pet by flight please consider the following information:

- ◆ the most important is to use only "clean flights";
- ◆ on code share flights animals are not confirmed.

The necessary information is here:

LOT

<http://www.lot.com/ua/ru/carriage-pets>

Ukraine International

<http://www.flyuia.com/rus/Information-and-services/before-you-fly/animals.html>

Lufthansa

<http://www.lufthansa.com/ua/ru/Animals>

Citizenship

If you will feel Polish and think Polish that means the time has come to finalize the process of turning "feeling like home" into "being at home".

Polish citizenship can be obtained:

- ◆ by law;
- ◆ by recognition as a Polish citizen;
- ◆ by granting the Polish citizenship;
- ◆ by restoration of Polish citizenship.

The recognition as a Polish citizen

The recognition is always at the request of a foreigner or at the request of their legal representatives in case they are not adult yet.

There are many ways to be recognized as a Polish citizen:

- ◆ a foreigner residing continuously in the territory of the Republic of Poland for at least 3 years on the basis of a settlement permit, who has a stable and regular source of income in Poland;
- ◆ a foreigner residing continuously in Poland for at least 2 years on the basis of a settlement permit, who has been married to a Polish citizen for at least three years or holds no citizenship;
- ◆ a foreigner residing continuously in the territory of the Republic of Poland for at least 2 years on the basis of settlement permit, which was obtained in connection with having a refugee status granted in the Republic of Poland;
- ◆ a minor foreigner, whose one of the parents is a Polish citizen residing in Poland on the basis of a settlement permit and the other parent not holding Polish citizenship, has agreed to this recognition;
- ◆ a minor foreigner, whose at least one of the parents Polish citizenship has been restored, if a minor resides in the territory of Poland on the basis of a settlement and the other parent who does not have Polish citizenship, has agreed to this recognition;
- ◆ a foreigner residing continuously and legally in the territory of the Republic of Poland for at least 10 years.

Useful links

City Overview: Krakow

www.krakow.pl

<http://www.up.krakow.pl/socrates/Cracow.htm>

City Overview: Wroclaw

www.wroclaw.pl

http://www.asp.wroc.pl/english/zagranica/about_wroclaw.htm

Information about the improving projects in Wroclaw

<http://www.wroclaw.pl/wroclawski-budzet-obywatelski>

A lot of useful information about relocation and living in Poland you can find here:

<https://sentinel2.luxoft.com/sen/wiki/display/LUXPL/FAQ>

(access is granted only for Luxoft employees)