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# Bankruptcy and insolvency registers

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Poland

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This section provides you with a brief introduction to the Polish bankruptcy register.

## What does the Polish insolvency register offer?

The Polish insolvency register (the National Register of Debtors) is maintained by the Minister of Justice in an IT system. The Register has existed since 1 December 2021 and replaced the register of insolvent debtors that had been part of the National Court Register. The Register provides information on entities that are insolvent, entities at risk of insolvency, and entities against which unsuccessful enforcement has been discontinued. The Register provides information on:

1. natural persons, legal persons and organisational units which are not legal persons but which have been granted legal personality by law and that are or were subject of:
  1. restructuring procedures within the meaning of the Restructuring Law Act of 15 May 2015, or procedures to enter an arrangement at a creditors' meeting within the meaning of Article 491(25) of the Bankruptcy Act of 28 February 2003,
  2. bankruptcy proceedings or secondary bankruptcy proceedings,
  3. concluded by final imposition of the prohibition referred to in Article 373(1) of the Bankruptcy Act of 28 February 2003,
  4. proceedings for recognition of a ruling initiating foreign insolvency proceedings;
2. partners of commercial partnerships bearing unlimited liability with all their assets for the partnership's obligations in cases in which the partnership has been declared bankrupt, secondary bankruptcy proceedings have been initiated in respect of the partnership or an application for the declaration of bankruptcy has been rejected pursuant to Article 13(1) or (2) of the Bankruptcy Act of 28 February 2003;
3. natural persons, legal persons and organisational units which are not legal persons but which have been granted legal personality by law, in respect of which enforcement proceedings conducted by a court bailiff or by a court have been discontinued on the grounds that enforcement will not yield an amount greater than the costs of enforcement or in respect of which enforcement proceedings conducted by a head of the revenue office or by a director of a ZUS branch [Zakład Ubezpieczeń Społecznych - the Polish Social Insurance Institution] have been discontinued on the grounds that enforcement will not yield an amount greater than the costs of enforcement;
4. natural persons subject to recovery of maintenance or recovery of State-budget receivables arising from benefits paid in the event of ineffective enforcement of maintenance orders and who have been in arrears with the payment of maintenance for more than 3 months.

The information stored in the Register is available in Polish.

## Is access to the Polish insolvency register free of charge?

Yes, access to the register is free of charge.

# How to search in the Polish Insolvency Register

The data in the register can be accessed on-line through the website of the office supporting the Minister for Justice. Entity search in the register is possible using the full reference number of the proceedings.

You can also search in the register by entering:

1) the company or identifier (i.e. PESEL, NIP or another identifier) or the name and surname

- when querying a catalogue of data of natural persons conducting business activity;

2) the identifier (i.e. PESEL, NIP or another identifier)

- when querying a catalogue of data of natural persons not conducting business activity;

3) the entity's name or identifier (i.e. KRS, NIP or another identifier)

- when querying a catalogue data of entities that are not natural persons.

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