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Interest rates

 Poland

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European Judicial Network
(in civil and commercial
matters)

1 Is "statutory interest" provided for in the Member State? If so, how is "statutory interest" defined in this Member State?

Pursuant to Article 359(1) of the Civil Code of 23 April 1964 [Journal of Laws 2023, item 1610, as amended, ('the CC')], interest on a sum of money is due only if it follows from a legal transaction or statutory law, a court decision or a decision of another competent authority. If the level of interest is not otherwise specified, statutory interest is due at a rate corresponding to the reference rate of the National Bank of Poland plus 3.5 percentage points.

On the other hand, as regards interest on arrears, under Article 481(2) of the CC, if the rate of interest on arrears has not been specified, statutory interest on arrears is due at a rate corresponding to the reference rate of the National Bank of Poland plus 5.5 percentage points. However, if a receivable bears interest at a higher rate, the creditor may demand interest on arrears at that higher rate.

2 If yes, what is the amount/rate and legal basis for it? If different rates of statutory interest are provided for, what circumstances and conditions apply?

Under Article 359(2) of the CC, statutory interest is set at a rate corresponding to the reference rate of the National Bank of Poland plus 3.5 percentage points. The Minister for Justice announces the level of statutory interest by way of a notice in the Polish Official Gazette ('Monitor Polski'). Currently, pursuant to the Notice of the Minister for Justice of 30 May 2025, as of 8 May 2025, the level of statutory interest on arrears is 10.75% per annum.

Interest on commercial transactions, on the other hand, is governed by the Due Dates (Commercial Transactions) Act of 8 March 2013, and the rate is always set in a notice issued by the Minister for Development and Technology. Currently, pursuant to the Notice of 20 June 2025, the level of statutory interest on arrears in commercial transactions is 15.25% per annum.

3 If necessary, is there further information available on how to calculate statutory interest?

For details on the National Bank of Poland's current interest rates, including the reference rate, please visit the website of the National Bank of Poland (NBP) at <http://www.nbp.pl/home.aspx?f=/dzienne/stopy.htm>

4 Is there free online access available to the legal basis mentioned above?

Notices issued by the Minister for Justice on the level of statutory interest (on commercial transactions) are available on the website of the Government Legislation Centre (*Rządowe Centrum*

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