

## **ABSTRACT**

The article analyses bank levy both from the economic as well as legal perspective. Due to the fact that this tax solution has been applicable from 1 February 2016, its origin and previous projects are also presented, which illustrates the development of taxation of the banking sector in Poland that has been happening over the past dozen or more years.

The bank levy is applicable in many European Union Member States and thus this paper contains a comprehensive comparative analysis of relevant solutions adopted in various states, which allows to see the similarities and differences between them.

The paper is also concerned with the consequences that the bank levy has brought about in Poland. Analysis of its flaws makes it possible to propose changes as well, which would make the provisions of the law more precise.

The bank levy applicable in Poland has also undergone analysis through the prism of tax avoidance. Mechanisms that might encourage tax avoidance, which might certainly impair the effectiveness of this tax, have been delineated.

**Keywords:** bank levy, tax avoidance