



Deposit return system in Poland

*Analysis of consumer preferences
and the potential for deposit return
to payment cards*

*Mastercard Advisors Report
September 2025*



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By combining qualitative and quantitative research with expert interviews, we created a comprehensive overview of Poland's deposit return system



To understand the deposit return system and gather different viewpoints, we based the report on **three key sources of information**:

I. System analysis

- **Analysis of Poland's deposit return system, focusing on interactions between consumers and key stakeholders** - beverage producers, system operators, retailers, and RVM (Reverse Vending Machine) manufacturers
- **Mapping roles, responsibilities, and financial flows** within the system
- **Review of regulations and industry reports** to understand how the system works and identify potential challenges

II. Consumer study

- **Qualitative and quantitative research** to explore consumer preferences and attitudes toward the upcoming deposit return system
- **Assessment of consumers' readiness to use different deposit return methods** – especially return to card – along with identification of key barriers and expectations

III. Expert interviews

- **Interviews with representatives from companies and institutions** involved in implementing the deposit return system in Poland (including system operators and RVM manufacturers)
- Gaining **insights into the current state of preparations**, key operational challenges, and the market's view on deposit return to payment cards



The consumer survey explored Poles' attitudes toward the deposit system and their preferred deposit return methods

Study description

Aim of the study:

To understand consumer opinions on different deposit return methods for containers and to assess interest in deposit return to payment cards.

Key questions:

- How do Poles **view the introduction of the deposit return system**, and what challenges do they expect?
- How might the system **affect shopping habits** and motivation to return containers?
- **How can the process be simplified** to encourage consumer participation?
- What are the **preferred locations** for collection points and **methods of deposit return**?

During the study, participants were introduced to the main principles of the deposit return system and provided with basic information on how Reverse Vending Machines (RVMs) work.

Research methodology

QUALITATIVE



Type of study

Focus groups



Number of respondents

6 FGs, 6 people in each group, divided by age and gender; conducted in 3 different cities



Duration

LOI = 2 h



Completion date:

20 - 22.05.2025

QUANTITATIVE



Type of study

CAWI quantitative study



Number of respondents

N = 1000



Duration

LOI = 10 min



Study group

Representative sample of Polish population





Completion date:

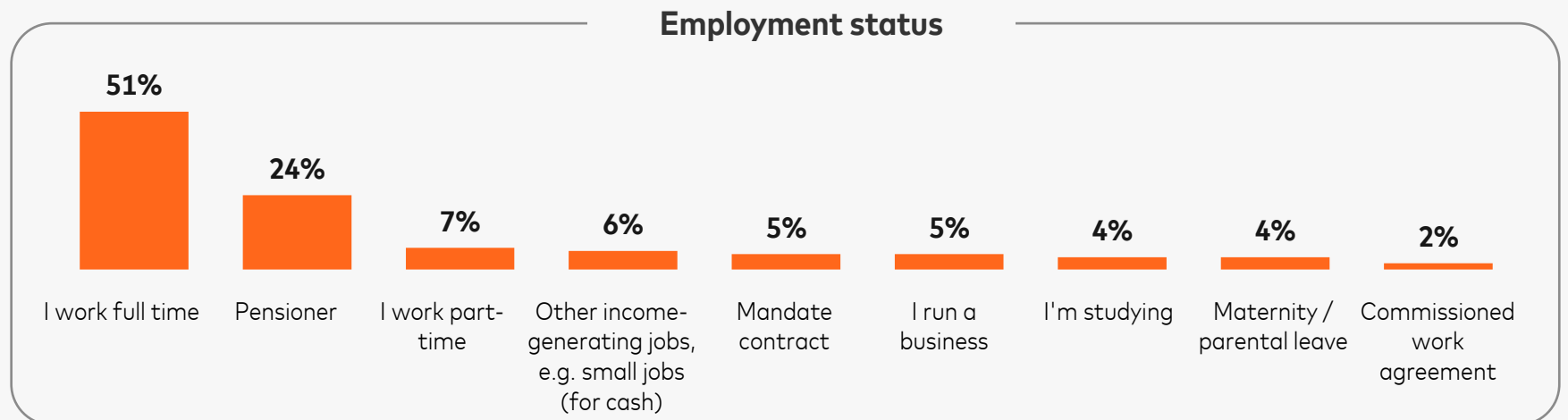
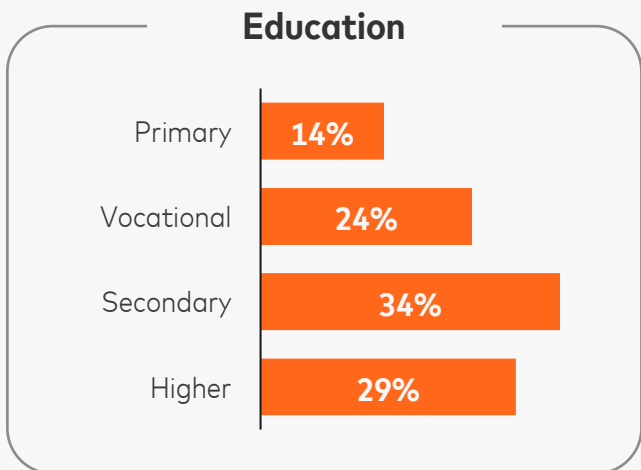
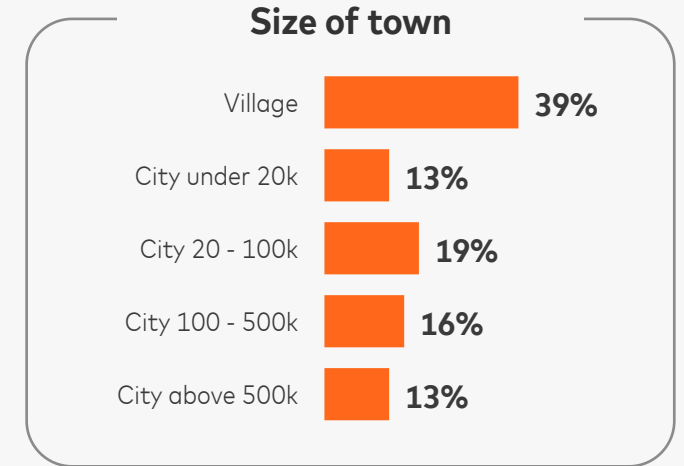
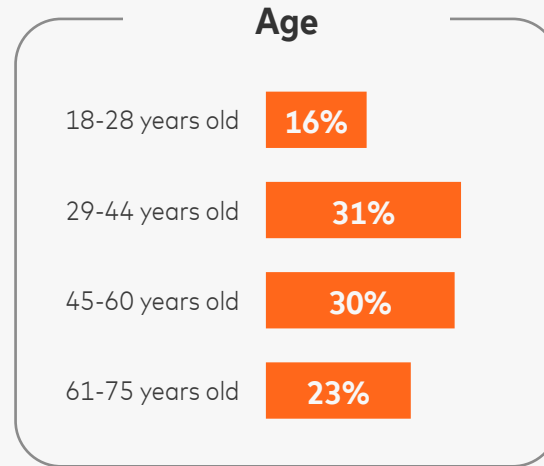
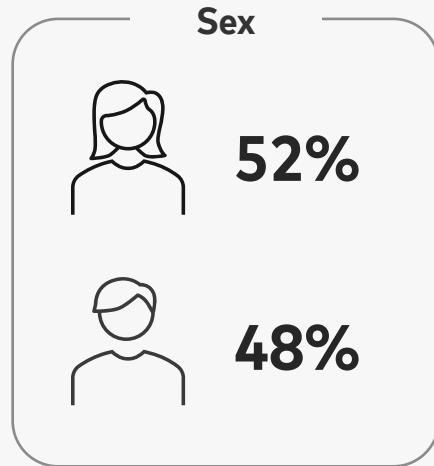
19 - 30.06.2025



The people who took part in the quantitative study form a representative sample of the Polish population

 **Number of respondents (N=1000)**

 **Representative distribution**



Poles say "yes" to simplicity – consumers are willing to take part in the deposit return system as long as it is easy and convenient to use

Overall, Poles have a positive attitude toward the deposit return system - 65% of respondents believe it is a good idea that will help recover more plastic, glass and metal. However, for the **system to be widely adopted**, it must respond to real consumer needs and concerns by:



Minimizing barriers to everyday use of the system

- **1 in 4 Poles worry that bottle returns could be difficult due to** the distance to the collection points, machine malfunctions, limited space at home to store the bottles, or the need to redeem vouchers in the same store or chain



Ensuring that collection points at stores **are easily available**

- **More than 2/3 of Poles plan to return containers while grocery shopping** – making it essential to place collection points in as many stores as possible



Incorporating the system into everyday habits of consumers

- **The system will be convenient if returning bottles does not require a separate trip.** That's why collection points should also be placed in public spaces, housing estates, and parks – places where we usually consume drinks (e.g., during a walk)



Developing a network of RVMs, which are the preferred return method

- **Reverse vending machines are seen as a more convenient return method than manual collection** – 85% of respondents consider RVMs located in front of the stores to be a practical solution



Allowing consumers to decide **how they will collect the deposit return**

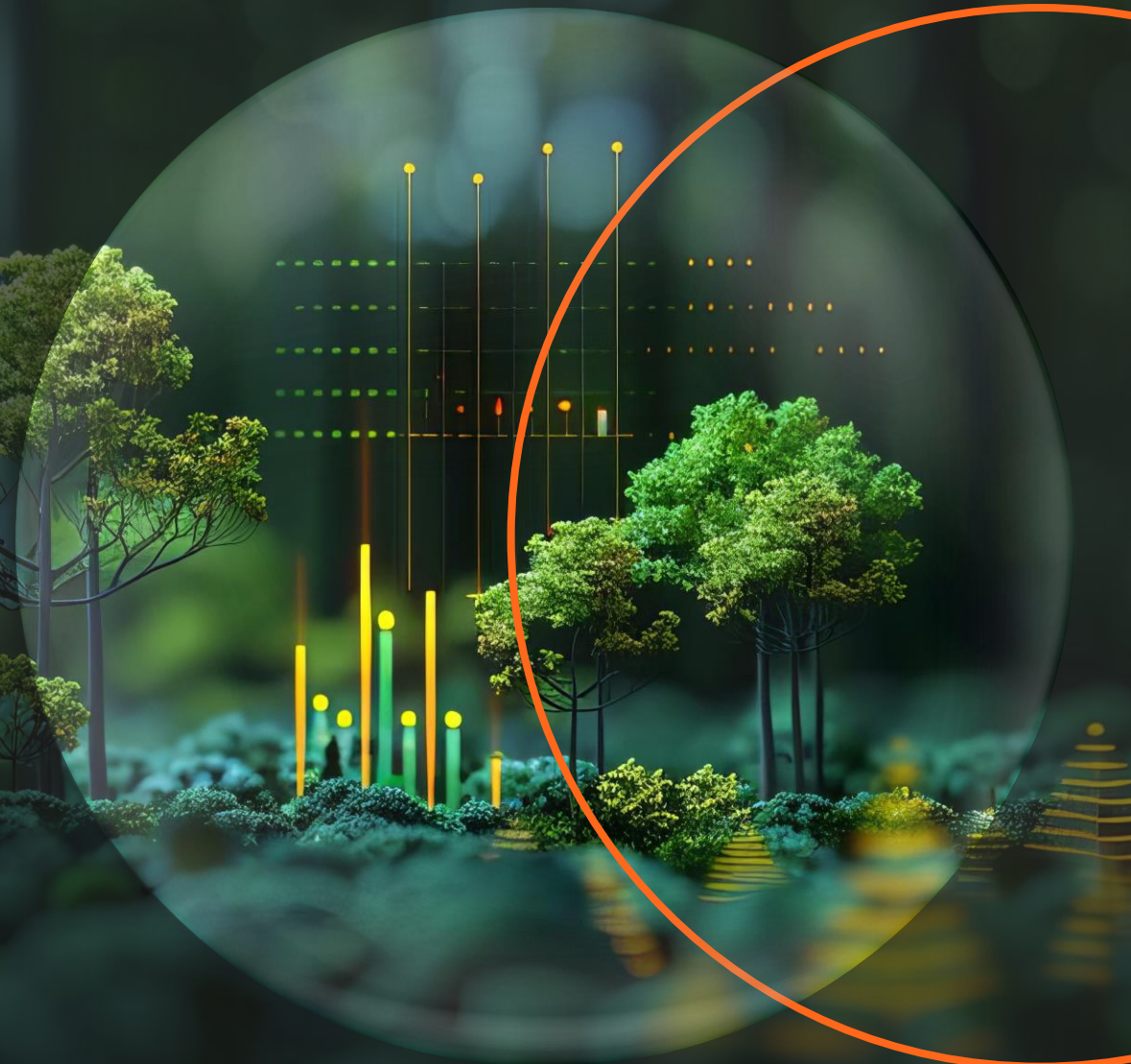
- **It is worth giving consumers a choice** – 73% of survey respondents consider deposit return to card a convenient option, more convenient than a voucher; still, the voucher should remain available, especially for people who do not have a card



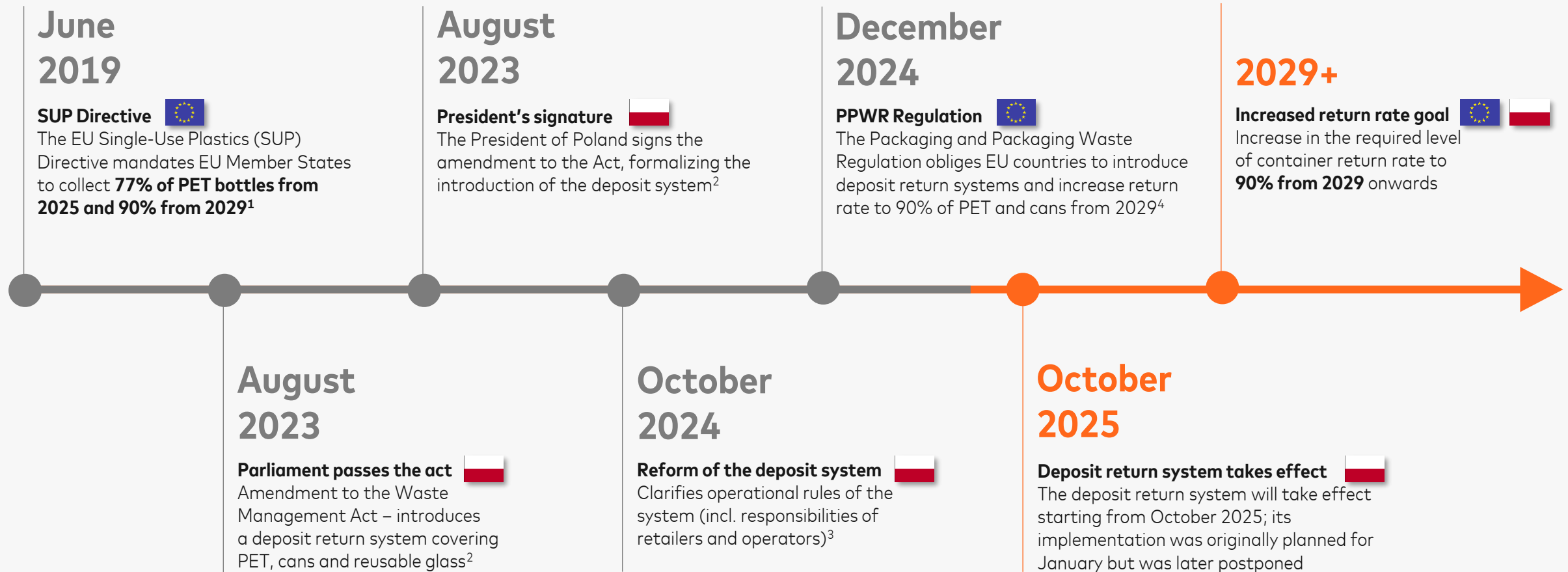


Deposit return system in Poland

Overview



The introduction of the deposit return system is Poland's answer to the EU directive on beverage container collection



Source: 1. Ministry of Climate and Environment, *Deposit system – rules*; 2. Journal of Laws 2023, *Act of 13 July 2023 amending the Act on Packaging and Packaging Waste Management and Certain Other Acts*; 3. Ministry of Climate and Environment, *Amendment to the Act on the deposit system adopted by the Sejm*; 4. Official Journal of the European Union, *Regulation (EU) 2025/40 of the European Parliament and of the Council on packaging and packaging waste*

Poland's deposit return system launches in October 2025 – returnable deposit containers will start appearing in stores

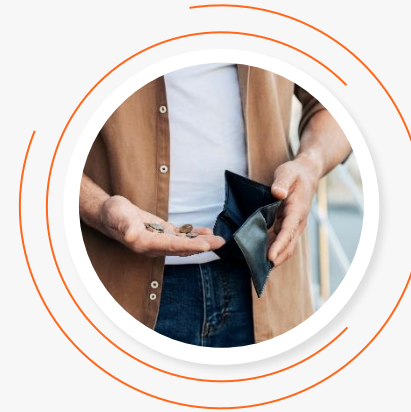
Main principles of the deposit return system in Poland



Returns will be accepted without **proof of purchase**, at **any collection point** in Poland



Returnable containers will be marked with **the logo of the deposit return system**



Collection points will be required to provide **deposit returns in monetary form** if the consumer requests it



Bottles cannot be returned crushed or damaged so that the barcode can be scanned



The deposit will apply to three types of drink containers: plastic bottles, metal cans, and reusable glass bottles

Containers covered by the system from **1st October 2025**

Deposit amount

Container life cycle



Plastic (PET) bottles for beverages up to 3 liters

0,50 PLN



Metal cans for beverages up to 1 litre

0,50 PLN

Containers covered by the system from **1st January 2026**



Reusable glass bottles for beverages up to 1.5 liters

1,00 PLN

After return, bottles undergo **recycling** and are processed into raw materials for new packaging or other products

After return, bottles are sent back to the **manufacturer** to be washed and refilled



Note: *Within the meaning of the act, a drink is: a liquid intended for direct drinking, without the need to undergo further processing; milk, yoghurt and other drinking dairy products have been excluded from the deposit system
 Source: *Journal of Laws of 2023, item 1852 and Journal of Laws of 2024, item 1911 – the Act on Packaging and Packaging Waste Management and its amendment*

The deposit system will be created by beverage producers, retailers, and system operators

System participant

Role in the deposit system



Beverage producers

(beverage manufacturers, importers, producers selling beverages under own label)

- Producers have to **meet minimum collection targets** for containers covered by the system
- **Comply with responsibilities** agreed with the system operator, including system financing through producer fees
- **Maintaining records** on the number, capacity, and type of containers placed on the market
- **Labelling beverage containers** covered by the system with the appropriate logo



Retailers

(retail or wholesale units)

- **Collecting deposits** on products in containers covered by the deposit return system
- **Accepting returned containers and refunding deposits** to consumers (depending on store size)
- **Keeping records** of activities related to the deposit return system
- **Signing an agreement** with the system operator
- **Educating customers** about the system and how they can return containers and reclaim deposits



System operators

(so-called representing entities)

- **Operators are responsible for organizing and managing** the deposit return system, including:
 - collecting containers to meet required return rate targets
 - gathering containers from collection points and transporting them to recycling facilities,
 - keeping records and preparing reports,
 - settling deposit balances with collection points,
 - financing the cost of container collection and deposit refunds to consumers



According to regulations, containers can be returned in larger stores, but additional collection points are likely to appear

Return points for empty containers

Legislator's standpoint

Mandatory collection points:

- **Stores with sales area exceeding 200 m²** that sell products covered by the system **will be required to accept all types of containers**
- **All stores selling reusable glass bottles** must accept returns of these bottles, regardless of store size



Market practice

Voluntary collection points:

- **Smaller stores may also introduce collection points** to stay competitive
- Experience from other markets, such as Slovakia, shows that voluntary points contribute a significant share of returns

Additionally:

- In addition, **each municipality will be required to provide at least one collection point**

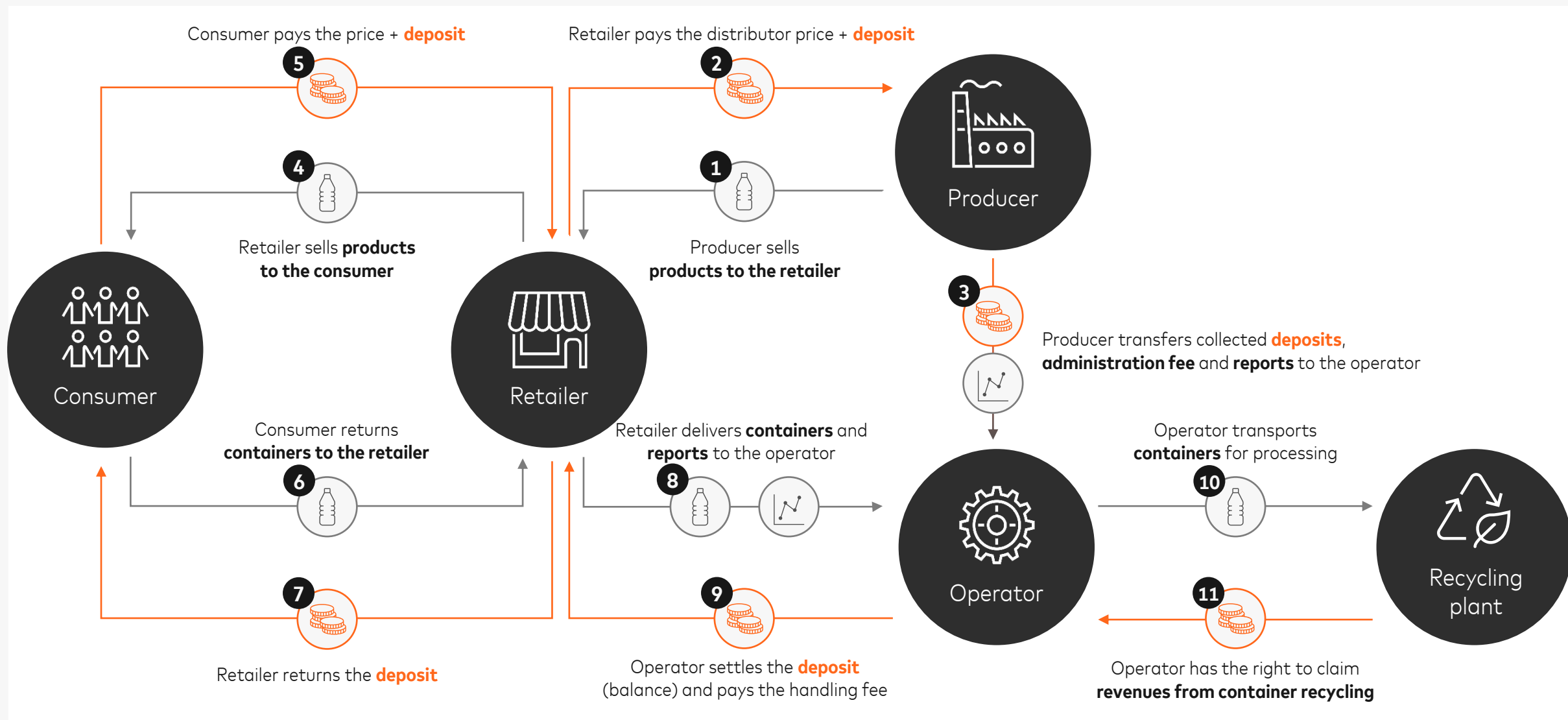


Additionally:

- **Collection points could also appear in public places like shopping malls, parks,** or other areas with high consumer traffic



Simplified scheme of the deposit return system





„Deposit return system is not a cost - it is an investment in the future“



KAUCJA  **PL**
Krajowy System Kaucyjny

Dariusz Dworzecki
Director of Development
and Collection Network
KAUCJA.PL

*"Poland is **introducing the deposit return system in a unique way - it will be governed by several operators, which distinguishes us from other European countries.** This ambitious approach requires close cooperation and excellent coordination to ensure that the entire system works smoothly, effectively and for the benefit of consumers. That is why, together with the entire market, we create uniform, simple and convenient procedures that each of us will understand and be happy to apply.*

*Importantly, **all operators function as non-profit companies.** Our goal is not profits, but effective and responsible implementation of the system with the least possible burden on the market. It is a joint response to environmental challenges and an opportunity for change.*

***The deposit system is not a cost - it is an investment in the future:** cleaner cities, less litter, a modern circular economy. And the deposit itself? It acts as a positive motivation – since every container has value, throwing it away is literally wasting money. I hope that together we will change habits - for the environment, for the economy, simply for all of us."*

Introduction of the system does not mean that all beverage containers will be returnable starting from October 2025

Implementation of the deposit return system in Poland will take place **gradually**:

Transition period for beverage producers

- The deposit return system for producers starts on October 1, 2025
- **The regulations allow for a transition period for producers** - during this time, beverages in non-deposit containers can still be sold until existing stocks run out – but no later than December 31, 2025
- As a result, **there may be very few deposit-marked containers available at first**, since producers will be gradually replacing warehouse inventory

Joining the system is not mandatory

- **The regulations do not directly require producers to join the deposit return system**; however, all producers must meet specific container collection targets
- **These targets can only be achieved by participating in the system** – otherwise, producers will have to pay a product fee
- **Not all manufacturers will join right away**; some may delay participation or choose not to join at all, accepting the additional cost of the product fee instead

What does this mean in practice?

- In October 2025, **stores will sell products in both deposit and non-deposit containers**
- **Deposit containers will appear gradually**, depending on producers' decisions and how quickly existing stock is replaced
- **Full implementation of the system may take up to several months**



Despite the upcoming launch of the system, many organizational, financial, and technological challenges remain to be addressed

Challenges ahead of deposit return system implementation



Consumer Education:

- **Raising awareness** about upcoming changes
- **Educating consumers on how the new system works**
- **Changing consumer habits** – e.g., not squeezing bottles before returning them



Financial challenges:

- Ensuring the **financial stability** of the entire system
- **Covering the implementation costs** for operators and retailers (machines, infrastructure, training, etc.)
- **Allocating space for collection points** within retail stores



IT challenges:

- **Integrating multiple IT systems** – the deposit return system requires coordination between retailers, operators, producers, and RVM manufacturers
- Ensuring smooth data exchange between all parties – **especially for returns and financial settlements**



Operational challenges:

- **Designing and implementing efficient logistics** – including the collection of containers from return points and transport to processing facilities
- **Establishing clear cooperation principles between system operators**





Introduction of the deposit return system

*What do Poles think about the
upcoming system?*





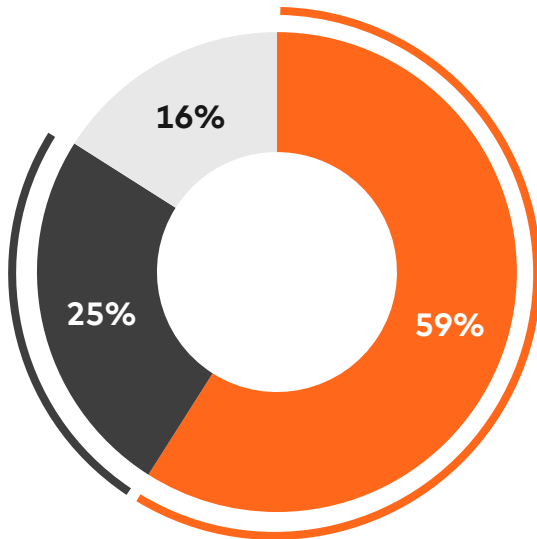
The deposit return system is something **new** for Poles that is **yet to happen**

Most consumers say **"YES"** to the idea
- although **they also see a lot of challenges**

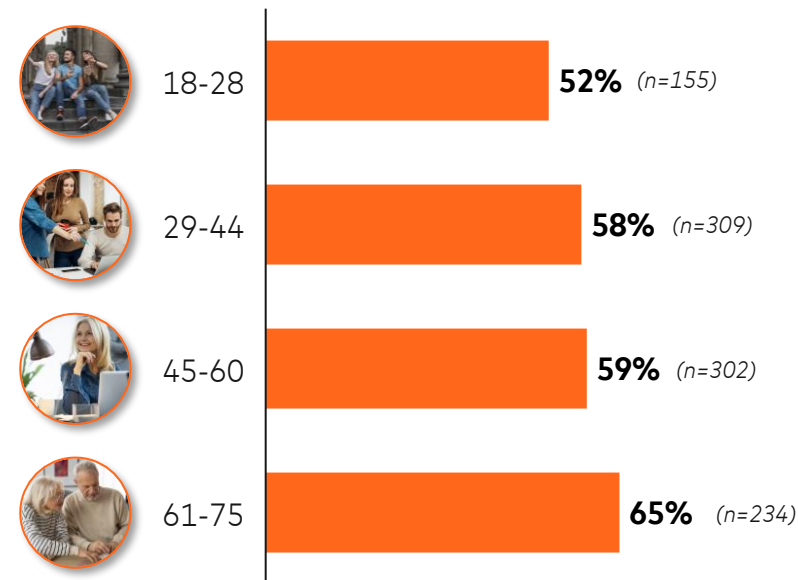
Poles know that change is coming – 60% of the population is aware of the upcoming deposit return system

Have you heard about the changes in the deposit return system in Poland? [N=1000]

■ Yes
 ■ No
 ■ I'm not sure



Percentage of respondents who have heard about changes in the deposit return system:



Comment

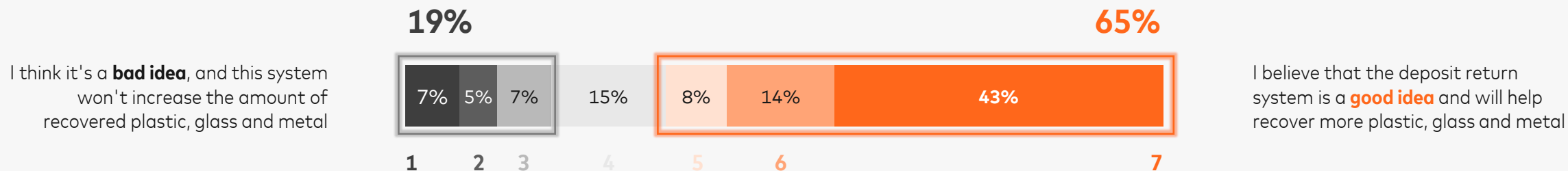
Among the respondents interviewed, **some were aware of the planned introduction of the deposit return system**, but **most lacked knowledge of its specific details** – such as deposit amounts, the types of containers included, or how the system would work

Respondents' knowledge was often based mainly on **tests and pilots carried out by large retail chains** or **experiences from countries where the system is already in place** – e.g., Germany




65% of respondents believe the deposit return system is a good idea and will encourage people to return empty bottles

Which statement better reflects your personal opinion? [N=1000]




I'm motivated by concern for the environment – I want to reduce the amount of waste going to landfills.

Beata, 40 years old



I think **some people will get used to it.**

Konrad, 23 years old

I'm in favor of any solution that will **reduce the amount of plastic.**

Joanna, 50 years old



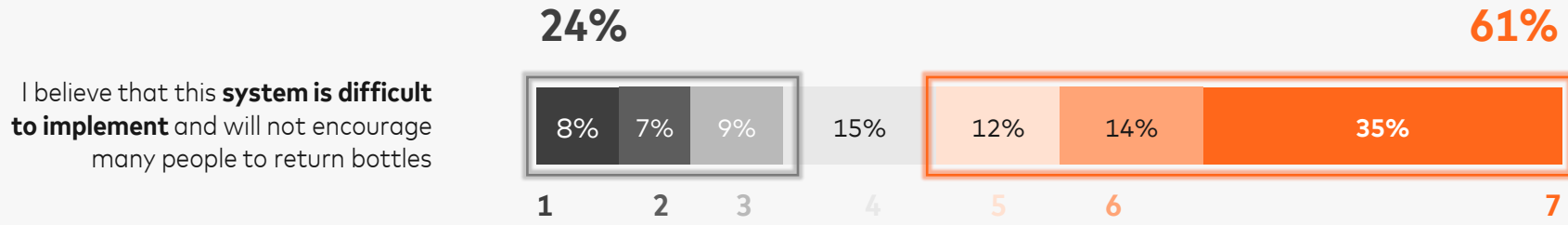
Maybe the **forests will finally be clean.**

Artur, 52 years old

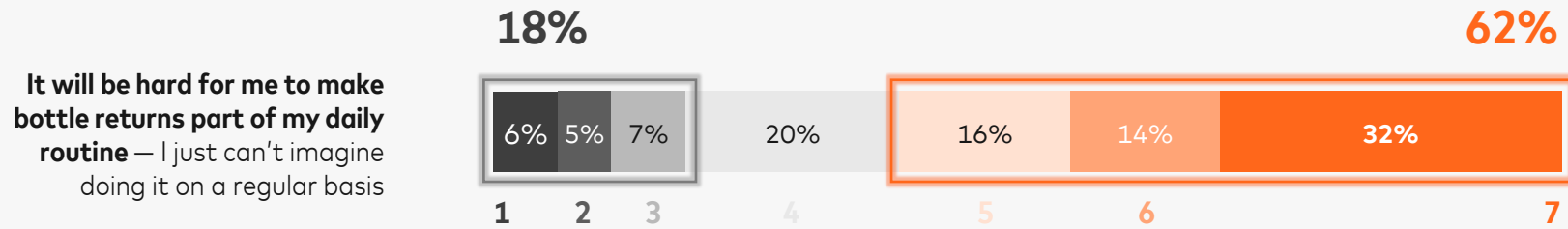



While overall attitudes toward the deposit return system are positive, 1 in 4 Poles is concerned about the potential inconvenience of returning bottles

Which statement better reflects your personal opinion? [N=1000]



I believe that this **system is easy to implement**, and many people will be encouraged to return bottles



I will include **bottle returns in my daily routine** in such a way that it causes me as little difficulty as possible

It will be tense in the beginning, If people don't notice the deposit, they could get to the checkout and be surprised by a higher price.

Kamil, 39 years old

I have a routine – I work in the morning, do my shopping after work, and then go home. **I'm not going to carry bottles with me to work and then take them to Lidl.**

Mateusz, 33 years old

Some people will be **ashamed to walk around with what looks like trash.**

Łukasz, 39 years old

If there are not enough vending machines to meet the demand, it could turn into one big failure.

Martyna, 29 years old



Poles are most concerned about the distance to collection points, RVM malfunctions and the need to store and return undamaged bottles

What discourages you from returning bottles and/or cans? Choose all the factors that discourage you from returning deposit containers [N=1000]



Availability of points



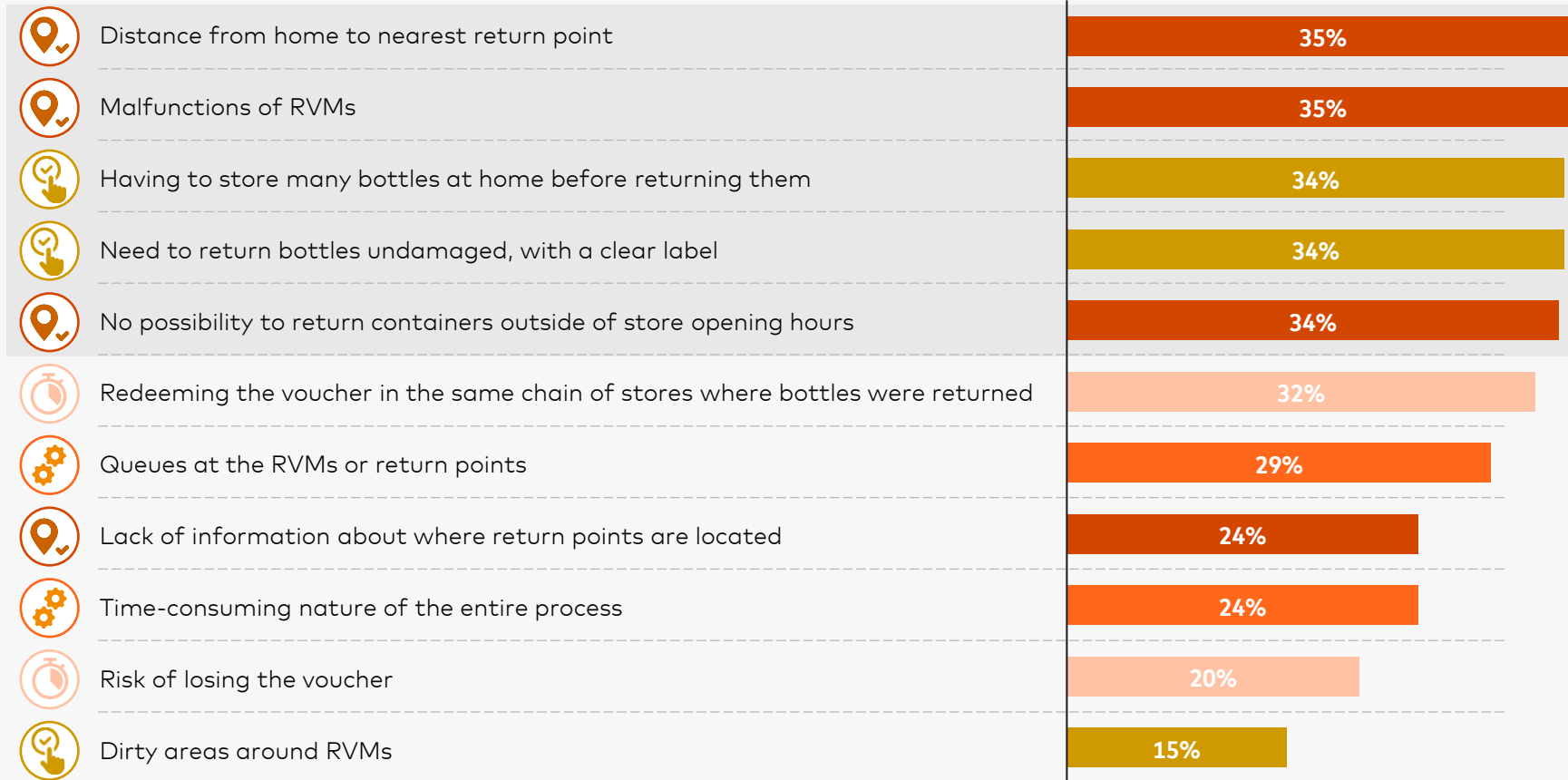
Process convenience



Time-consuming process



System rules



TOP 5

*Someone tries to do the right thing and use the machine, but **if it's often broken or damaged**, their motivation drops over time. How many times can you really carry around bottles before giving up?*

Mateusz, 33 years old

*People like me, who live in apartment buildings, will be at a disadvantage – **there's just no space to store bottles**. I'm not going to run to the store with just one. And honestly, it's not pleasant either – sticky, smelly bottles from sweet drinks.*

Bożena, 55 years old

*If you forget the voucher, you lose the **money** – and it's not just about getting to the store. You also have to go inside and spend it on something, which ties you to that specific store. It's frustrating.*

Marta, 47 years old



Source: Minds&Roses study for Mastercard Advisors, June 2025



Container collection points

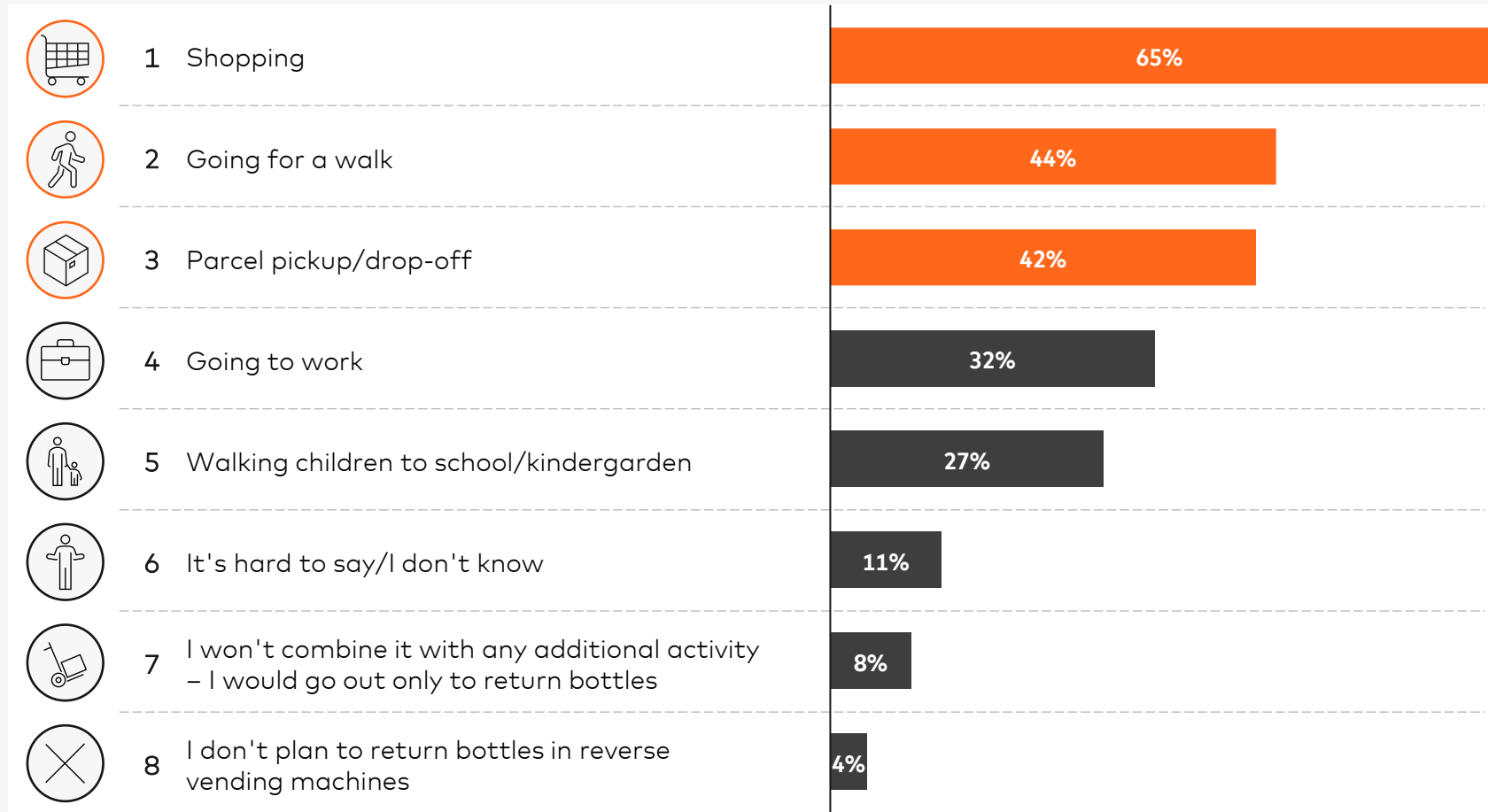
Going for a walk to the RVM?

Where do Poles want to return bottles?



Combining bottle return with grocery shopping is the most natural and convenient scenario – but not the only one

Which activities would you combine with returning empty containers? [multiple-choice question, N=1000]



TOP 1 Selection *
 (% of respondents who picked this answer as their top choice)

- Shopping: 45%
- Going for a walk: 13%
- Parcel pickup/drop-off: 9%

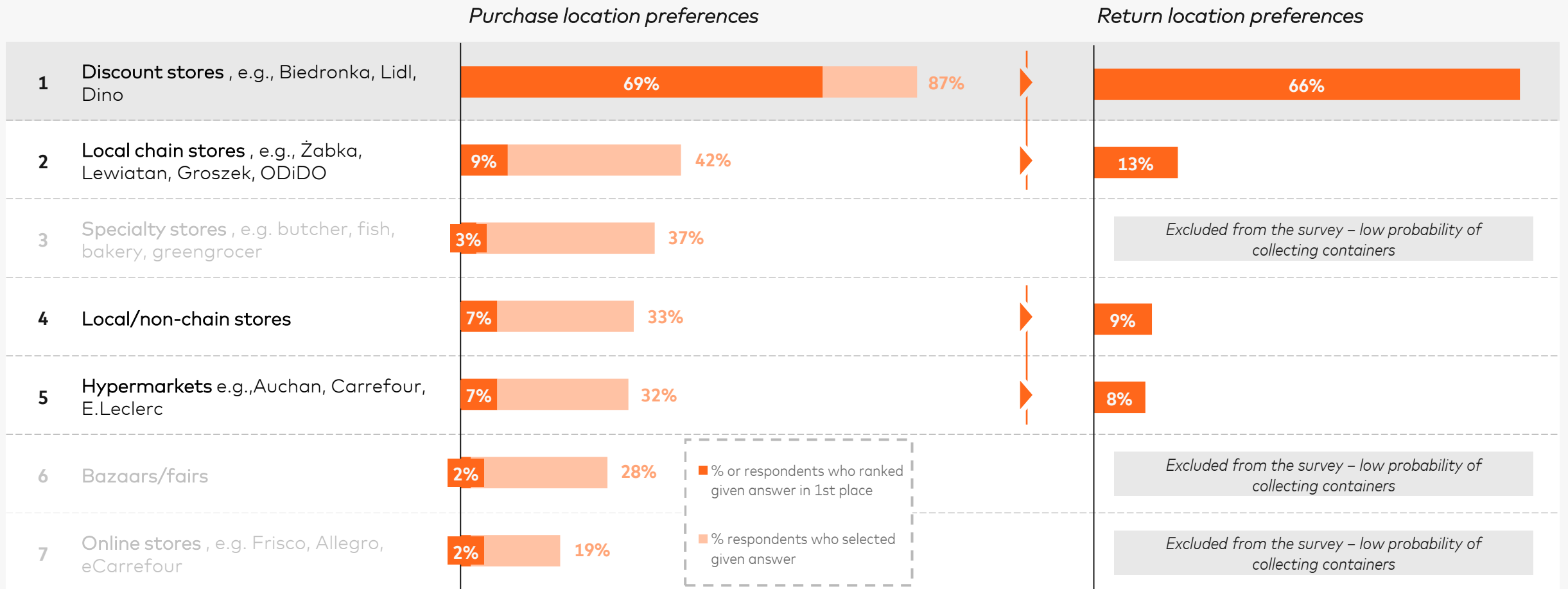


Note: *Percentage of respondents who ranked given answer in the first place among all respondents
 Source: Minds&Roses study for Mastercard Advisors, June 2025

People in Poland would usually buy groceries in discount stores, and these would also be their preferred spots for returning containers

In which stores do you shop for groceries in your household? Pick and rank by frequency [N=1000]

Which store would be the most convenient for you to return bottles? [N=1000]



For majority of Poles, the most convenient place to return containers would be the store where they do their daily shopping



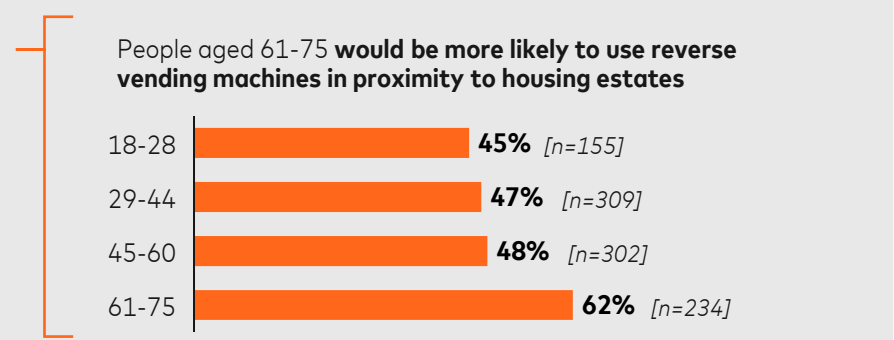
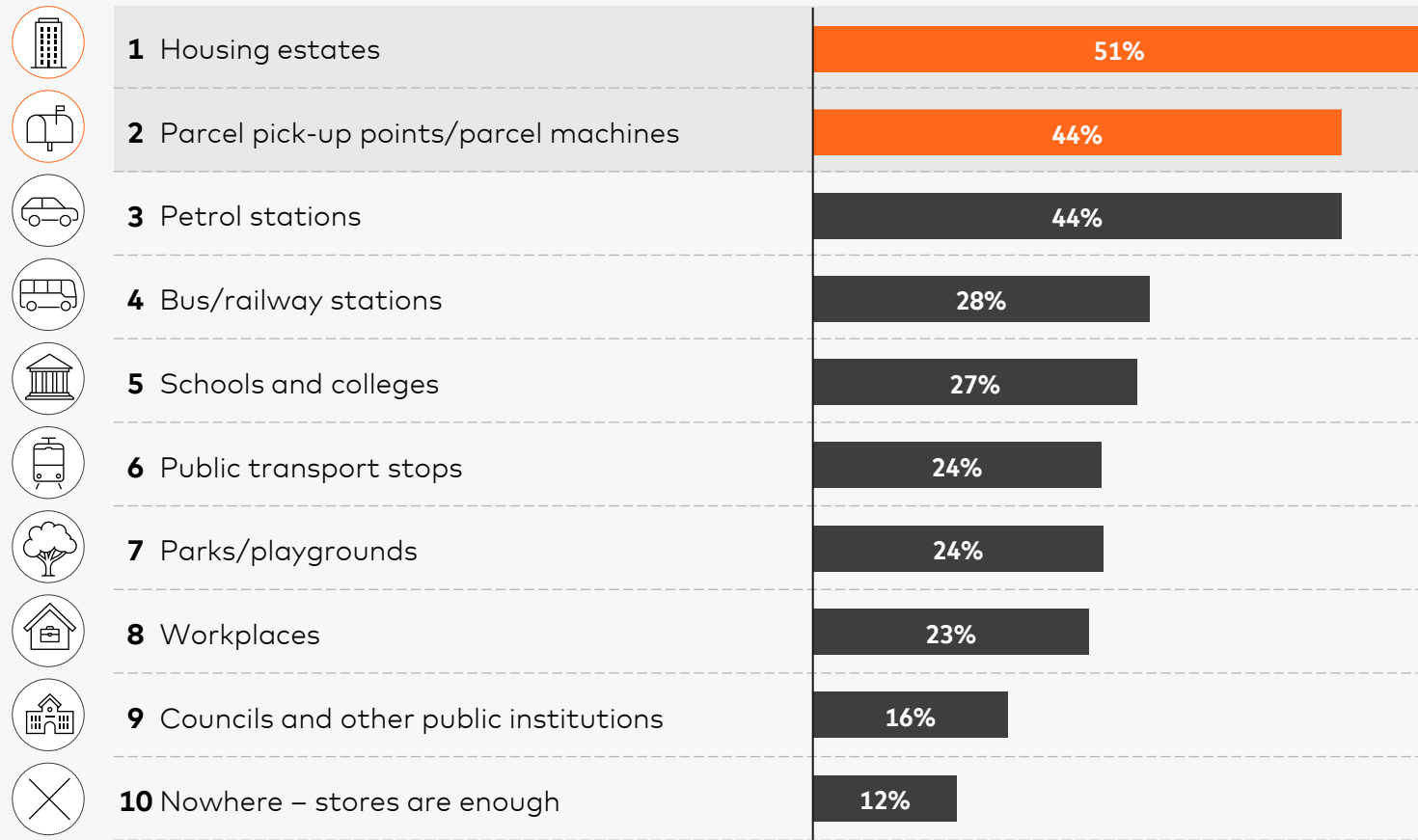
of respondents declare that they would **return the containers in the same type of store** where they shop most often

At the same time, Poles **do not want to be forced** to shop at the store where they received the voucher - **32%** of respondents say **this would discourage them from returning containers**



Besides stores, residential areas and parcel collection points are the most preferred locations for reverse vending machines

Where – apart from stores – would you like to see RVMs? [N=1000]



TOP 1 *

31% Housing estates

*If such a machine was located in a **housing estate** – even just one or two - it would be super easy.*
Emilia, 38 years old

21% Parcel pick-up points

*Just like **parcel lockers** – having plenty of these machines would be great.*
Daria, 23 years old



Note: *Percentage of respondents who ranked given answer in the first place among all respondents
Source: Minds&Roses study for Mastercard Advisors, June 2025



"The goal is to build a system that doesn't get in the way"



Marcel Rakowski
Board Representative for
Development and Strategy
PolKa – Polska Kaucja

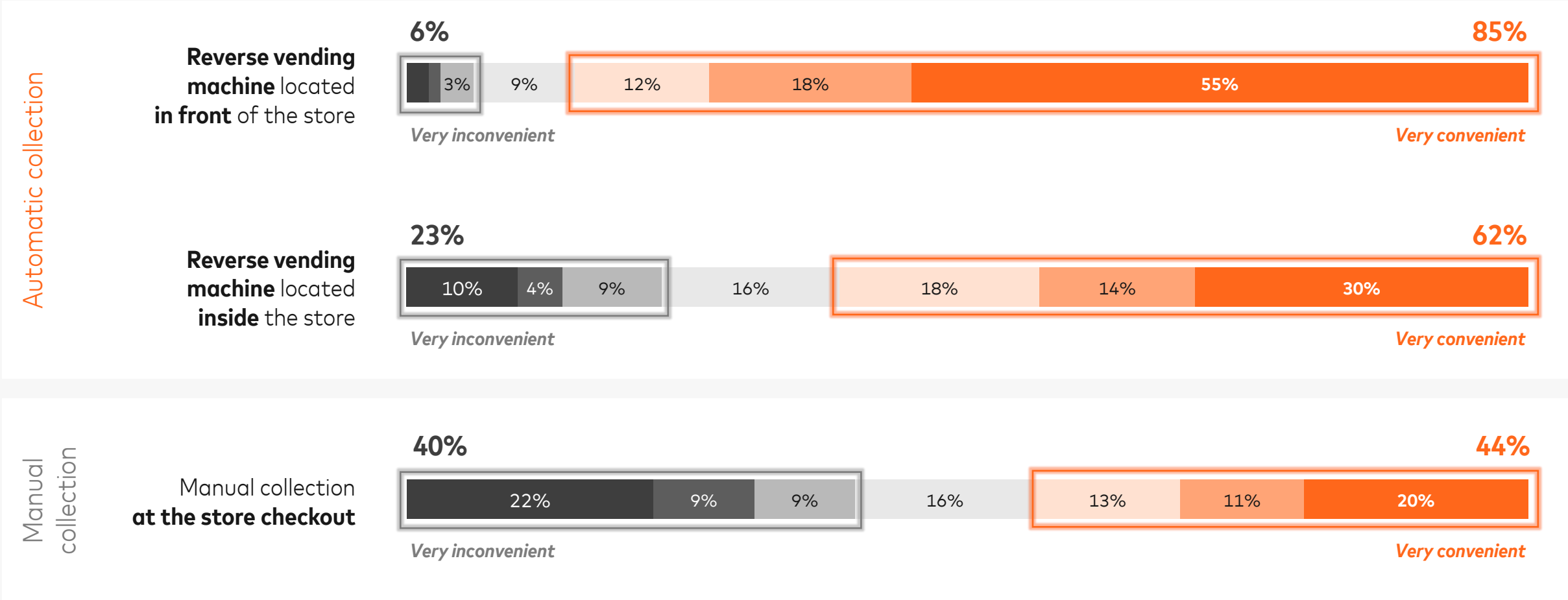
"The survey shows that for many people, what matters is not only the ability to recover the deposit, but also the availability of return points close to where they live and go about their daily routines – near home, work, or other everyday destinations. The most frequently indicated locations were housing estates (51%) and parcel lockers (44%). This provides valuable guidance, even if it does not yet answer all operational questions.

***As PolKa, we are looking for solutions that are both convenient for users and feasible to implement.** That is why we are testing different collection formats – for example, in Tarnobrzeg the machine will be placed near the lake recreation area, while in Myślibórz it will be located next to the City Council.*

*We are also working with partners to make collection points available close to where people live. **The goal is to build a system that does not disturb but fits into the local landscape and habits of Polish consumers.**"*

When it comes to returns, reverse vending machines are the preferred solution – 85% of respondents consider them convenient

How convenient do you find each of the available container return methods? [N=1000]



Source: Minds&Roses study for Mastercard Advisors, June 2025
The data on the chart does not add up to 100% due to rounding



Deposit return methods

***"Card is a much better idea –
it's more appealing, because you
receive the money right away"***

*How do Poles want to receive their
deposit back?*



A shopping voucher is currently the most common form of deposit return—however, return to payment card could simplify the process


Step 1: BOTTLE RETURN

Step 2: DEPOSIT RETURN METHOD

Step 3: DEPOSIT COLLECTION PROCESS




Reverse vending machine

 Returning deposit equivalent to card

 Receiving a voucher



Manual collection point

 Receiving a voucher


 Returning deposit equivalent in cash

 Returning deposit equivalent to card


Deposit can be returned to a **physical/tokenized card**, or through **store's loyalty app**



Store checkout

 Reducing **purchase amount** by the deposit equivalent

 Returning deposit equivalent in cash

 Returning deposit equivalent to card at the cash register (could be self-service)

Comment

- **The voucher can only be used for purchases in the same store** (or chain of stores) where it was issued, or exchanged for cash at the checkout
- **An alternative** to this solution **may be to return the deposit directly to payment card – both at RVMs and manual collection points**
- Return to card could also be used in situations when consumer wants to exchange the voucher for money



Current solutions



Potential alternatives



Returning the deposit to a payment card can benefit both consumers and collection points

Benefits of returning deposits to a payment card



Advantages for consumers



Faster and simpler return process

Funds are deposited directly to the account, eliminating the need to collect a voucher and wait in line to convert it to cash or make a purchase



Flexible use of funds

Funds are not tied to a specific store or chain and can be used anywhere, for any purpose



Security and reliability

Elimination of the risk of losing a voucher and problems with its redemption (e.g., due to damaged barcode)



Advantages for collection points



Reduces the need for cash at the store

Fewer situations where customers exchange vouchers for cash



Less paper / more sustainable

No voucher printing means less material and waste



Less exploitation of the cash registers

Lack of an additional step related to voucher processing means less maintenance on the cash registers and shorter queues



More efficient process

Possibility of greater process automation



Flexibility for collection points

Deposit return to a payment card is a convenient solution for independent locations (e.g., parks) where issuing vouchers is not possible



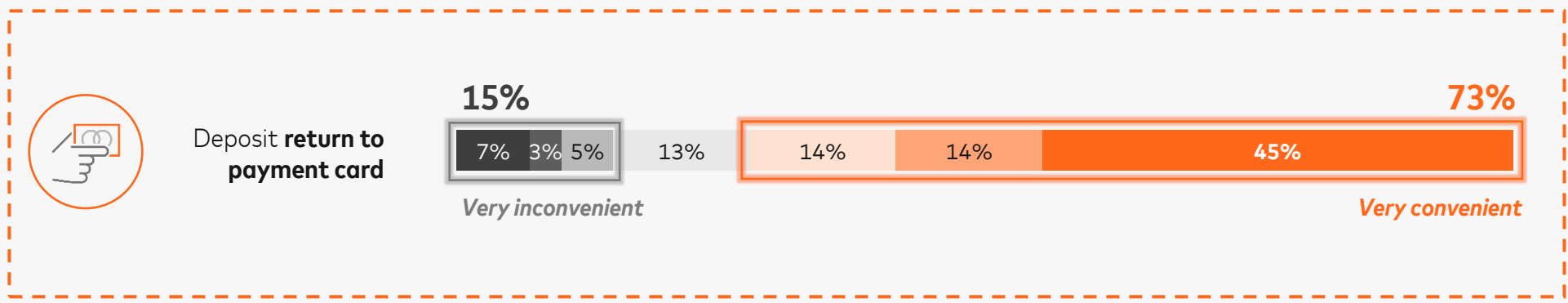
Modern image of the system

Demonstrates openness to innovation and meets the expectations of consumers who are used to digital solutions



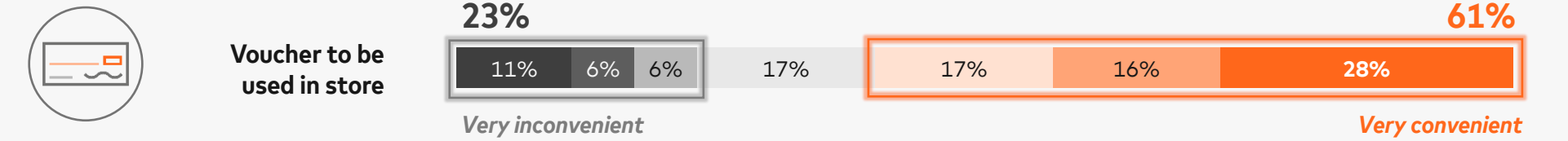
Respondents think that getting the deposit back to a payment card is more convenient than receiving a voucher

How convenient do you find each of the available deposit return methods? [N=1000]



*Card is a much better idea – it's more appealing, because **you receive the money right away.***
Ewa, 51 years old

I don't have to think about what to do with a voucher – I just tap my card and that's it.
Agnieszka, 34 years old



It's easy to lose a voucher, but getting the deposit back on a card is simpler – I could even return bottles while going out for a walk.
Aleksander, 34 years old

Return to card is better, there's no time limit, and you don't have to go back to the same store.
Anna, 20 years old



Source: Minds&Roses study for Mastercard Advisors, June 2025
The data on the chart does not add up to 100% due to rounding

If given a choice, up to 73% of Poles would choose to have their deposit returned to a payment card

Imagine you are at the RVM and can choose how to receive your deposit. Which option would you select? [n=955]



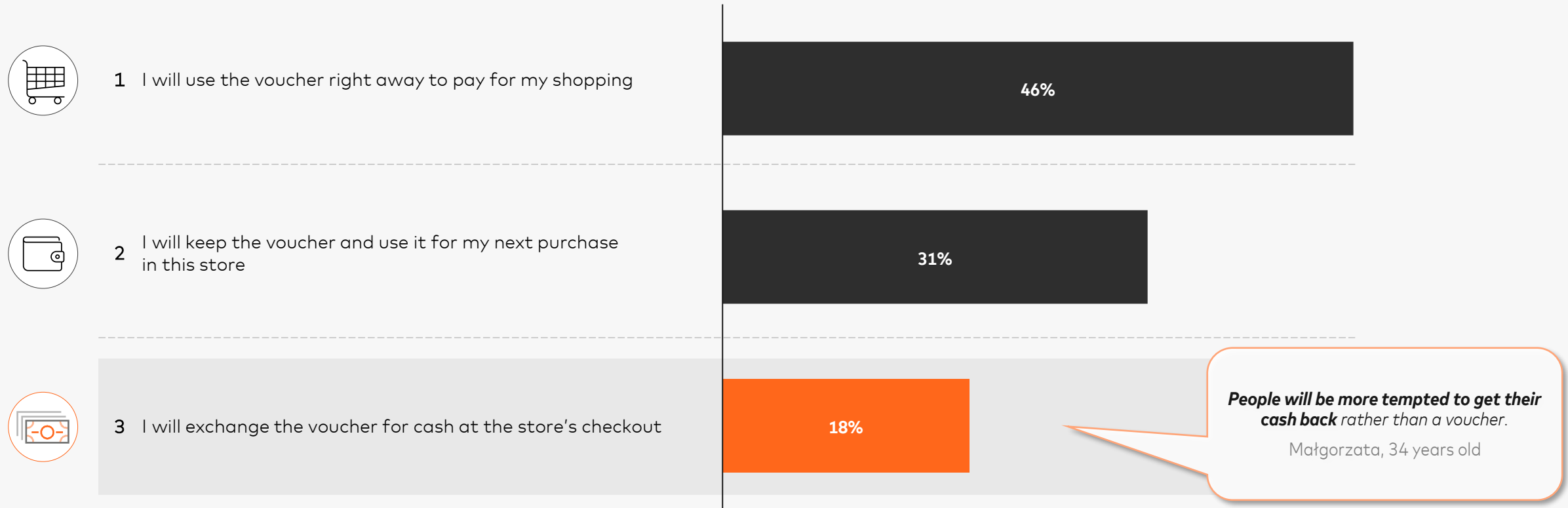


68%

of respondents who **prefer deposit
return to card** plan to **return
containers while shopping**
(n=470)

Choosing a voucher does not guarantee making a purchase in the store – 18% of respondents intend to exchange it for cash at the checkout

How do you plan to use the voucher after returning bottles/cans to the RVM? [TOP 3 Answers] [N=261]





"We want to give people a choice"



czysta polska

Maciej Nowak
Director of
Commercialization
Czysta Polska

"Consumers should be at the heart of the entire deposit return system. Their needs and everyday habits must be the starting point.

Our goal is to make the return process as simple as possible – fast, convenient, and intuitive, without disrupting daily routines.

We want to give people the freedom to choose where and how they return containers, and just as importantly, how they receive their deposit back. Only with this flexibility can the system work effectively and on a large scale."



"It's good to have a choice!"
**Poles want the freedom to
decide where to return bottles
and how to get their deposit
back. The convenience of the
return process is key**



„Return to card can be an attractive alternative“



SELFMAKER

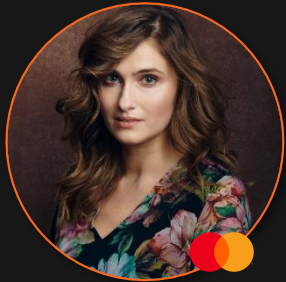
Marek Wieteska
CEO
Selfmaker

"We are investing in a solution that allows deposits to be returned directly to payment cards, because it is a natural direction – customers are used to cashless transactions and expect simple, modern solutions.

Our machines are designed with flexibility in mind, so a payment module can be added even after installation. This means **we are ready for different ways of implementing the deposit return system.**

We also hear from some retailers that **in a situation where consumers want to exchange vouchers for cash, return to card may be an attractive alternative."**

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