



adv. Michał Rączkowski

Managing Partner

Jak mogę pomóc

Since 2006, I have been supporting and managing RK Legal, which is the only law firm in Poland to combine legal services for business entities with comprehensive debt management.

Our offer based on these two pillars has been supplemented by RK RODO — a company specialized in legal as well as telecommunications aspects of personal data protection. Today, our team consists of more than 140 people.

Experience

I am responsible for supervising our firm's collaboration with financial institutions in terms of B2C debt asset management. We support banks, lending institutions, leasing companies and securitisation funds as well as power industry and telecommunications entities in successful debt recovery.

I am the author of press commentaries and the co-author of a commentary published by Wolters Kluwer: "Court Enforcement Officers Act. Court Enforcement Officer Costs Act". I share my knowledge and experience with you during numerous sector-specific conferences and training courses.

Publications

- [“Egzaminy na prawo jazdy — nowe warunki dla kandydatów na kierowców”](#) [Driving Licence Exams — New Requirements for Future Drivers], Rzeczpospolita (2021)
- [“W pandemii liczy się kompleksowość i zrozumienie celów klienta”](#) [What Counts during the Pandemic Is Comprehensive Services and Understanding of the Client’s Goals], Rzeczpospolita (2021)
- [“Bieg terminów sądowych i administracyjnych w czasie epidemii SARS-CoV-2”](#) [How the Court and Administrative Time Limits Run during SARS-CoV-2 Epidemic], Credit Manager Magazine (2020)
- [“Czy czeka nas rewolucja w procedurze cywilnej?”](#) [Will There Be a Revolution in the Civil Procedure?], Puls Biznesu (2019)
- [“Czy komornikom podobają się nowe przepisy?”](#) [Do Enforcement Officers Like the New Regulations?], Rzeczpospolita (2019)
- [“Ustawa o komornikach sądowych. Ustawa o kosztach komorniczych. Komentarz.”](#) [Court Enforcement Officers Act. Court Enforcement Officer Costs Act. A commentary], Wolters Kluwer (2018)
- “Zarządzanie wierzytelnościami — podsumowanie 2017 i prognozy na 2018 rok” [Claims Management — Summary of 2017 and Forecasts for 2018], Gazeta Finansowa (2018)

Appearances

- 2023 Construction of commercial contracts – how to protect your company’s interest? – Rzeczpospolita.
- 2023 “Debt collection and receivables management” – Puls Biznesu.
- 2023 “Errors and failures in debt collection” – Golden Solutions.
- 2023 “Effective use of data – how and where to look to improve the debt recovery process?” – Credit Risk.
- 2023 “B2B debt collection in times of crisis – legal aspects.” – Puls Biznesu.
- 2023 “Civil Process Session: What Changes in the Code of Civil Procedure and What Consequences for Creditors? – XI Congress of Legal Regulations, ZPF.
- 2022 “Court process and effective and ineffective bailiff enforcement” – Conference “Debt collection and receivables management”, Puls Biznesu.
- 2022 „EU Directive regarding non-performing loans – key assumptions and goals” – The Word Credit Congress and Exhibition, WCC.
- 2022 “Debt management in the loan sector – is it time for a plan B?” – Lendtech Congress.
- 2022 “Debt Collection and Receivables Management 2022” – Conference, Puls Biznesu.
- 2022 “B2B litigation what actions should be taken to make it as effective as possible? – Conference “B2B Debt Collection and Debt Collection – Comprehensive Protection of the Company”, Golden Solution.
- 2021 “Measuring the effectiveness of cooperation with bailiffs in the debt management process: – Conference “Debt collection and receivables management 2021”, Puls Biznesu
- 2021 “Payment Backlogs” – FECMA CONGRES 2021
- 2021 “Court and enforcement execution of claims during the pandemic.” — Debts and Debt Collection during the Pandemic Conference, Golden Solution.
- 2020 “Recent and planned changes in the law affecting debt collection” — The Nearest Future of Debt Collection Conference 2021, Golden Solution.
- 2019 “Recent and planned changes in the debt collection law”, Debt Collection and Claims Management Conference 2019, Puls Biznesu.
- 2019 Panel: “Liquidity above all — how to manage claims so that they do not become a barrier in everyday business?” — the 9th Forum of Finance Directors.
- 2019 Panel: “Changes to the Code of Civil Procedure and court fees — their impact on the claims management market “ — April Consumer Credit Days.
- 2019 Debate: „Hity i Kity 2024” [Hits and Fails 2024] — Mass Debt Collection in Virtual World Conference 2019
- 2019 “Do Enforcement Officers Like the New Regulations?” — a commentary for Rzeczpospolita.
- 2018 “Reform of the institution of the limitation of claims” — the 9th Conference for Lending Institutions.
- 2018 “Court Enforcement Officer Acts 2018 — what will change and why will these changes be for the worse?” — Debt Collection Conference 2018.
- 2018 Presentation: “A decade of changes — legal situation of the debtor over the years.” — April Consumer Credit Days.
- 2018 Panel: “Court Enforcement Officers’ Acts 2018 — what will change and why will these changes be for the worse?” — Mass Debt Collection Conference 2018, Practical Events.

Education

- Advocate Traineeship — Warsaw Bar Association (2004)

- School of American Law — collaborative project of the University of Florida, Levin College of Law and the University of Warsaw (2001)
- Faculty of Law and Administration, University of Warsaw (2001)

Languages

- English
- German

Informacje

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