

Bills and utilities: finding out before the surcharge

Setting up a direct debit is easy. Knowing which bills exist, who issues them and what happens when one bounces is not.

1 · The papers to gather first

Get everything together before you start. Almost every step in this guide stops dead for one missing document, and starting again costs more than waiting a day.

- Your Spanish IBAN and the exact account holder as the bank writes it: one letter out and the instruction is returned.
- The latest bill for each supply, with the electricity CUPS and the water contract number. Nothing is done with electricity without the CUPS.
- The IBI and refuse bills, with the cadastral reference and the número fijo your town hall uses.
- The NIE or NIF of the person each contract is in the name of, which is not always the same person.
- The last community of owners' bill and the administrator's email address.

2 · The order to do things in

- 1 Start with the inventory: which bills exist in your name and which account they go to. Almost nobody has this written down, and it is half the problem.
- 2 Check that the contract holder is the account holder, or that the bank will take the charge anyway. It is the number one cause of returns.
- 3 Set up the direct debit for IBI and refuse with the body that collects them, not the town hall: in Alicante province that is Suma.
- 4 Put the voluntary payment periods in your calendar. After that deadline the bill moves to enforcement and a surcharge is added.
- 5 Put a balance alert on the account. A bill returned for lack of funds costs far more than the bill.

3 · The mistakes we see again and again

- Thinking a direct debit is a notification. It does not change who holds the contract or who the debt is claimed from.
- Leaving the electricity in the seller's name. One day they cancel it and you are left with no supply and new connection charges.
- Not looking at the post for months. Many notices still arrive on paper, and the administration treats them as served.

- Assuming an unpaid bill just sits there. It goes to enforcement, gains a surcharge and can end in your balance being seized.
- Switching supplier by phone without reading the minimum term. What is agreed by phone binds you just the same.

4 · Where you can check it yourself

Official pages, checked on 22/09/2026. The administration changes its screens without warning: if something does not match, the official source wins, not this guide.

- **Comisión Nacional de los Mercados y la Competencia (CNMC)**
<https://www.cnmc.es/>
- **Ministerio para la Transición Ecológica y el Reto Demográfico**
<https://www.miteco.gob.es/>
- **Suma Gestión Tributaria, periodo de pago voluntario (provincia de Alicante)**
<https://www.suma.es/periodo-pago-voluntario>
- **Suma Gestión Tributaria, el recibo en vía ejecutiva**
<https://www.suma.es/pago-ejecutiva>
- **Sede Electrónica del Catastro, referencia catastral**
<https://www.sedecatastro.gob.es/>

If you would rather we did it

€129 electricity, water and the IBI and refuse direct debits, in one go
€59 a single supply or a single direct debit

We are not an energy retailer and we take no commission from any: if switching suits you we say so, and nobody pays us for saying it. We do not pay your bills with our money: the debit comes from your account, and we watch, warn and keep order.

A question? One message is enough

Write to us on WhatsApp at **+34 613 13 87 84** (wa.me/34613138784) and a person answers. Asking costs nothing and commits you to nothing.

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