**Overseas**

*I went to the UK on a working holiday for two years.*

*Before leaving, I informed my credit card provider of my departure and asked them to mail my statements to my parents address.*

*My credit card provider never changed my address and was unable to contact me so a “clearout” default was lodged on my credit file.*

*When I returned and found out about the unpaid bill, I contacted them and immediately paid the outstanding balance.*