**Shared bills with a partner or flat mate**

*At my previous address, I rented with a flat mate and we had the lease and utilities in both of our names.*

*I moved out of the property but I was unaware that I was still liable for the utility bills.*

*Later, I tried to apply for a credit card and was knocked back due to a default on my credit file.*

*It was only then that I found out that my previous housemate had not paid the electricity bill.*