CREATE INDUSTRY REPORT

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The Global Refund Sector in is a dynamic and fast growing niche industry, that holds value for key stakeholders – namely, refund specialists and the general public. The industry is currently valued at over \$98 billion dollars, in un-refunded assets, shares, banking account funds; these funds are held in federal and state based trust custody in lost bank accounts, shares registers, investments houses and life insurance policies, as well as deceased estates and other financial instruments



Australian Funds Are Administered

under various Federal & State Acts across Australian states and territories- the complexity of the practices involved the collection, administration and refund of the lost funds and assets has created an incredible opportunity for individuals who are professional, ethical and enterprising to work with the holding authorities to assist in the refunding process of the billions of dollars waiting to be returned to their owner.

The Legal Framework for Managing the Remittance of missing Money & Assets - Australia

This Creates Synergy

That's perfect whereby the Refund Specialist is assisting all parties involved- on one side the Refund agent assists the holding Authorities fulfil their legal mandate under the relevant federal & state Acts and on the other side they assist their customer the money owner to be refunded monies owed

Within This Process

the Refund Specialist earns a fee out of each amount he /she assists in refunding thus making an income doing something of service & value to the general community.



The misplaced fund remittance process is highly regulated under the Australian legal framework for example, under Australian legislation authorised

deposit taking institutions such as banks, are governed by the Banking ACT and are required to revert all Misplaced funds in accordance to Australian legislation for refund. Life insurance companies & benefit fund friendly societies, adhere to the Life Insurance Act, and are required by law to revert all Misplaced funds and assets for refund to its owner annually. The various States or territory also have laws which govern and administer all the missing funds & assets Companies with lost money/property, are required of the Corporations Act.

This are various Commonwealth and State legislation based legal frame works that govern what is a young, growing and very dynamic multi-billion-dollar industry.

The various States or territory also have laws which govern and administer Misplaced money, assets & financial instruments.





Specialists require authorisation in order to begin the refund of said funds. To get started the client must give consent for the agent to act on their behalf.

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Specialists then begins the refund process of recovering the clients lost funds from respective holding entities. This process & shouldn't be attempted without training.



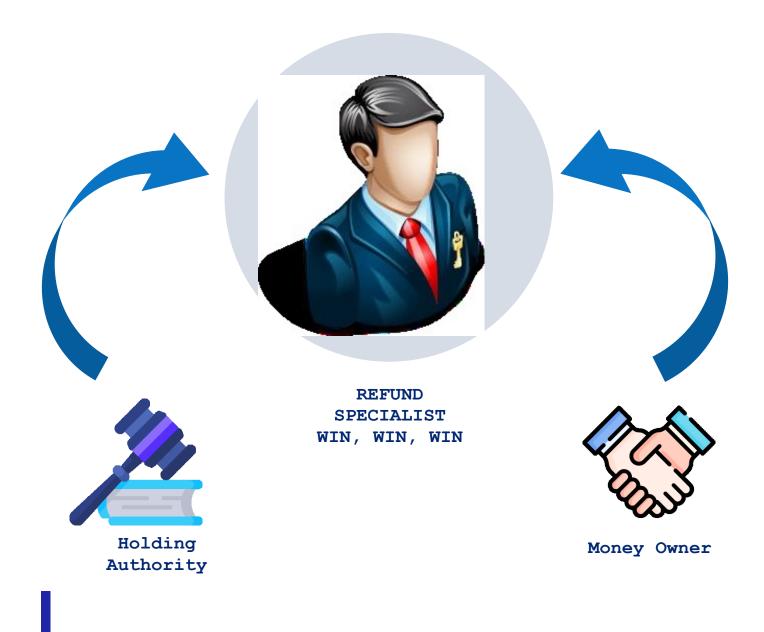
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Refund of monies to the client is then completed as soon as funds are received from the holding entity. This process can vary in time.

What Can Create Do For You? What does this mean?

The Refund sector has evolved greatly and as a result, most leading refund Specialists are professionally trained by Create.

So, what does a Refund Specialist do? Most people have no idea they have any money owing to them. In short, Refund specialists connect misplaced funds to their rightful owners ensuring that individuals are made aware and assisting them in the claim process. Of course, it's a lot more complicated than that and Create Business shows you everything you need, every step of the way via our bespoked business system; Refund Specialist System[™].



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Create Business are industry founders in the multibillion dollar Refund Industry. That means we were the very first to discover, establish and then systemize a

business that can be replicated by people just like you- today this business model has created the Refunding industry across Australia, New Zealand, the United States of America, the United Kingdom & Canada.

We've helped thousands of clients just like you achieve their dreams of a flexible, profitable business making six-figure incomes from the comfort of their own home.

We offer 3 business systems to suit your needs via our Refund Specialist System™. We can teach you how to set up an Australia-focused business with access to approx. \$24 billion of claimable funds potential all the way up to our Ultima System that gives you access to the 5 countries mentioned with over \$98 billion of claimable funds potential across 5 countries.

All include a comprehensive, step-by-step, easy to use modules, 12 months of client support with experienced and helpful specialists, and a complete suite of online resources that is your personal 24/7 toolbox.

General Refunding Process

Tracking Down Potential Owners Multiple data bases are searched and analysed to determine if a person has any lost funds or assets owing.

Verifying Ownership

Once money/asset is identified, a strict proof of identity and verification process is followed. This includes certification of all identity documents such as birth certificates, marriage certificates, passports etc. Lost Money/Asset Depending on where the lost/urefunded money is found, a formal process with the Department or Agency is followed and all paperwork is completed for the client ensuring compliance with all rules and regulations

Refunding The

Remitting Money to the Rightful Owners with Full Documentation Upon receiving the funds, remitting the funds and all proof of entitlement is sent to the client.

