

# THE REFUNDING SPECIALIST SYSTEM<sup>©</sup>

Creating freedom, flexibility and financial  
success for over 25 years.

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**REFUND ACADEMY**

Proudly Operated by Create<sup>©</sup> | Founded in 1999

## PROSPECTUS

What you need to know when selecting the right business for you.

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# Industry Overview

The refunding industry exists because of the laws that apply to “unclaimed monies’ in Australia, New Zealand, Canada, the United States of America and the United Kingdom.

Unclaimed monies are lost, unknown or forgotten monies in bank accounts, rental bonds, superannuation funds, state and local government trust accounts, deceased estates (to name just a few types) and it’s not small amounts, the conservative estimates stand at\*:

**\$23.9 billion, just in Australia**

**\$23,900,000,000**

**\$98.1 billion in the 5 regions.**

**\$98,100,000,000**

These numbers grow every day.  
**There is never a lack of money to refund.**

The laws that govern the corporations and government bodies that have the funds mean they are obliged to **HOLD** the funds, but not required to **RETURN** them.

Performing the Refunding service is also regulated. The laws specify the limit to what service fee can be charged and this forms the basis of the Refunding Industry’s revenue model.

Returning funds can sometimes require a little detective work – people change addresses, occasionally their name, and in most cases, they are simply not aware of the lost money or asset.

These are very basic challenges, but combined with the laws not requiring the bodies to RETURN money and assets AND paperwork that is intimidating for everyday people – that leaves billions in limbo, often gaining interest while they sit there.

Astonishingly, 1 in 3 people have unclaimed money ranging from \$1 to millions.

The Refunding Industry attracts individuals who want to provide this incredibly valuable service, have a highly profitable business, work flexibility, want a proven process and not to be burdened by start-up risks, high costs, tech setup or marketing and sales processes.

\*Data collated from a variety of government bodies through online searches.

# The Role of the Refunding Specialist.

The process of refunding lost monies and assets – *returning them to their rightful owners* – for a management fee is a critical and noble role.

As legislation and large corporate processes make it hard for the average person to claim what is theirs, the Refunding Specialist combines their system literacy, expert knowledge and desire to succeed to ensure these everyday people are reunited with their property.

A Refunding Specialist holds a license issued by The Refund Academy© and uses the licensee processes, templates and online systems.

License holders are not required to deliver a minimum performance like franchises or other license models – they are truly their own boss.

Their working life consists of:

- ✓ Selecting cases
- ✓ Communication with case holders
- ✓ Managing the claim process
- ✓ Finalising cases
- ✓ Receiving payment

## The Revenue Model of RSS©

Under these laws, a service fee is paid to the specialist who manages the refund process.

The specialist earns in proportion to their refunds, typically receiving between 10% to 30% in fees (based on the total claim amount) and works on the amount of cases they choose to manage, at any given time across any region.\*\*.

**With \$24 billion in just Australia alone, the Refunding fees available exceed \$4.8 billion.**

**Globally with the conservative estimates of \$98 billion, that is close to \$20 billion in eligible fees.**

All the skills and knowledge of Refunding are trainable, the license can be willed and is also transferable.

\*\*License options cover either Australia only or Global.

# The Cost Model of RSS©

## Initial costs – The License Package.

This is the purchase of the whole business system, it covers all training, branding, digital assets, the license number, access to RSS © systems and the first year's license fees. The license cost is very small compared to other businesses or other education costs. Each level of license is a different cost and is valid at the date they are quoted.

## Ongoing costs – Operating.

Whatever your work from home costs are, typically that is phone and internet. License fees are small and paid monthly to the Licensor to maintain registration, access to our portal and our support services and are valid at the date they are quoted. Web and email fees are paid annually and are valid at the date they are quoted.

## Earnings Disclosure

Licensees are not legally required to report their income to the Licensor.

Any information provided about earnings is information shared by Licensees with permission to make that knowledge publicly available. Effort and capacity are factors in any business model. All published earnings are not a guarantee of earnings.

As with any business, any claims on earnings regarding Licensees is a statement of past performance and is not a guarantee or indicative of future performance. Full time License operators report earnings greater than \$100,000 per year.

## Commencement Fees and Methods of Payment

### License package fees include:

- ✓ First 12 months intensive support from our team and trainers.
- ✓ All training materials and resources.
- ✓ Access to Lost Monies and Assets registers.
- ✓ License registration.
- ✓ All brand and web infrastructure done-for-you.

### Ongoing license fees:

- ✓ Low cost annual license fee paid monthly.
- ✓ Low cost web infrastructure fee paid annually.

Full fee payment is required to access the License package. We accept debit and credit card payments as well as Electronic Funds Transfer.

For ongoing fees we require a card on file.

# Who Cannot, or Should Not Become a Refunding Specialist.

What we cannot train, and what would make you unsuitable to run a Refunding Specialist License:

- ✗ You lack the desire to help people.
- ✗ You are not willing to follow basic processes.
- ✗ You have a criminal conviction of fraud or other financial crime/s.
- ✗ You require being actively 'managed' when you work.
- ✗ You are unwilling to use a computer to perform your work.
- ✗ You are not able to accept that approx 15% of cases will not proceed.
- ✗ You are not a fluent English speaker.
- ✗ You have no patience to do the small amount of 'detective' work cases require.

## What is a License?

In a licensing agreement, the licensor is the owner of the intellectual property or other asset who grants permission to another party, the licensee, to use that asset under specific terms and conditions. The licensor retains ownership while the licensee gains the right to use the asset for a defined purpose, often in exchange for payment.

A licensing agreement is also a common business vehicle that allows revenue to be made from a proven process, existing systems and transferable knowledge that is paid for with the intent to generate income independently.

The most common licenses we are all aware of, and use regularly, are software licenses, access to paid websites and streaming services.

## Roles of Licensor and Licensee:

Feature	Licensor	Licensee
Ownership	Owns the asset	Does not own the asset
Granting Permission	Grants permission to use the asset	Receives permission to use the asset
Rights	Retains rights to the asset	Gains limited rights to use the asset
Payment	May receive royalties or other payments	May pay royalties or other fees
Control	Retains control over the asset and its use	Limited by the terms of the license agreement

# Licensors Company History

## The Refund Academy© and Create Business©?

Training programs began in 2002 with Create Business© holding the only Refunding Specialists training program known in the English speaking world under the leadership of founder Myriam Borg who began Refunding in 1999.

As the years have progressed, the business has adapted to meet the needs of the licensees through their phases as students, then business owners are in the start-up phase and finally into long-term licensee success stories of living and working with the freedom and flexibility that being your own boss with a proven system and recession-proof business provides.

The Refund Academy© , operated by Create Business© is the only ASIC recognised training organisation for Refunding Specialists and proudly works to support long-term licensees and trades out of New South Wales, Australia with its head office in Gordon, NSW.

The Unclaimed Money Association © is the verification authority that allows consumers to check the registration status of a licensed Refunding Specialist.

This association was also founded by Create Business © to provide that essential service for consumer confidence and industry reputation.

## Niches

Refunding Specialist all find the 'place' that suits them best as they adapt the business model to their lifestyle and income goals.

Some want to focus on a specific asset class such as:

- ✓ Un-Refunded Bank Accounts
- ✓ Un- Refunded Securities
- ✓ Un- Refunded Pensions
- ✓ Un- Refunded Salaries & Wages
- ✓ Un- Refunded Bonds
- ✓ Un- Refunded Real Estate Accounts
- ✓ Un- Refunded Superannuation
- ✓ Un- Refunded Insurance Premiums

Other Specialists choose to focus on entities cases vs individual cases, and others focus on the country of the cases or the financial sizes of the cases.

# Market Comparison

	Upfront Cost	Time to profit	Your labour hours	Ongoing Costs	Obstacles
<b>Start-up E-commerce</b>	Starting at \$26,000	3 months+	Flexible	*Marketing *IT support *Tech trends	*Highly competitive *Technology intensive *Marketing intensive *Marketing costs *Unproven concept *High failure rate
<b>Start-up Brick and Mortar (eg. Cafe)</b>	Starting at \$150,000	6 months+	Full time	*Staff *Insurances *Lease *Equipment *Marketing *Stock	*Location restricted *Highly competitive *Cash and labour intensive *Staff management *Marketing intensive *Marketing costs *High failure rate
<b>Buying an Existing Business (eg. Hair Salon)</b>	Starting at \$20,000	3 months+	Full time	*Staff *Insurances *Lease *Equipment *Marketing *Stock	*Location restricted *Highly competitive *Cash and labour intensive *Staff management *Marketing intensive *Marketing costs *High failure rate
<b>Buying an Existing Business (eg. E-commerce)</b>	Starting at \$30,000	3 months+	Flexible	*Marketing *IT support *Tech trends	*Highly competitive *Technology intensive *Marketing intensive *Marketing costs
<b>Buying an Existing Business (eg. Food)</b>	Starting at \$49,000	3 months+	Full time	*Staff *Insurances *Lease *Equipment *Marketing *Stock	*Location restricted *Highly competitive *Cash and labour intensive *Staff management *Marketing intensive *Marketing costs
<b>Buying an Existing Business (eg. Retail)</b>	Starting at \$50,000	3 months+	Full time	*Staff *Insurances *Lease *Equipment *Marketing *Stock	*Location restricted *Highly competitive *Cash and labour intensive *Staff management *Marketing intensive *Marketing costs
<b>Joining a Franchise (Eg. Subway)</b>	Starting at \$200,000	6 months+	Full time	*Staff *Insurances *Vehicles *Equipment *Marketing *Franchise fee	*Location restricted *Highly competitive *Cash and labour intensive *Staff management *Marketing intensive *Marketing costs *Franchise regulations



# Market Comparison

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<b>Joining a Franchise (Eg. Subway)</b>	Starting at \$200,000	6 months+	Full time	*Staff *Insurances *Vehicles *Equipment *Marketing *Franchise fee	*Location restricted *Highly competitive *Cash and labour intensive *Staff management *Marketing intensive *Marketing costs *Franchise regulations
<b>Joining a Franchise (Eg. Jim's Mowing)</b>	Starting at \$30,000	3 months+	Full time	*Staff *Insurances *Vehicles *Equipment *Marketing *Franchise fees	*Territory restricted *Highly competitive *Cash and labour intensive *Staff management *Marketing intensive *Marketing costs *Franchise regulations
<b>Study + Launch models</b>	Cost of qualifications and start-up.	Unknown	Full time	*Cost of study *Cost of specific start-up	*Earn then learn *No ongoing support *Marketing intensive *Marketing costs *Unproven concept *High failure rate
<b>Licenses Eg. In-home care services</b>	Starting at \$60,000	Unknown	Full time	*Staff *Insurances *Vehicles *Equipment *Marketing	*Territory restricted *Highly competitive *Cash and labour intensive *Staff management *Marketing intensive *High risk industries *Marketing costs
<b>Refund Specialist System © Study + Launch License model</b>	Less than \$10,000	Less than 3 months	Flexible	*Annual operating costs less than \$3,000	*Proven concept *Quick ROI and revenue generation *Earn while you learn *12 months intensive support *Location-less *Choose your hours *No staff needed *Low/no competition *No marketing

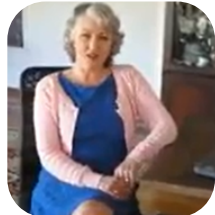
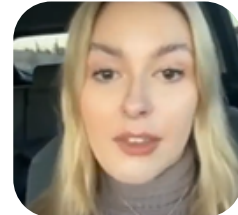
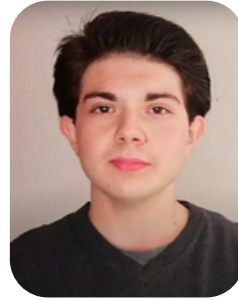
FLEXIBILITY FINANCIAL SUCCESS  
FREEDOM

# Reputation

Operating since 1999 as the Industry Founders of the Australian Refunding Industry, since 2002 Create Business has been training Licensees to launch and run their own businesses.

Australia, unlike larger countries, is a small business community. Ensuring we provide strong licensee support and an excellent, low-risk model are the bedrock of our longevity.

Here are some public sources of feedback that we are very proud of.



Reg

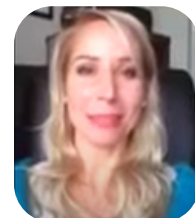


*At 69, Reg started slow, but made \$149K within his first 18 months. By year 3 he was bringing in \$400k plus refunds with ease.*

David Antebi



*David's health condition limits his time, he had tried Amazon, Forex trading, even an e-book gig before finding his success in Refunding.*



Sav Salaivao



*Sav's first refund fee was \$4,000 and he has never looked back.*



Monica replaced her income, quit her job and now works from home part-time Refunding.



Alan quit the rat race and moved to Thailand, making 6 figures a year with tiny operating costs.



Jane made \$49,000 on the side of a cleaning job her first year while setting up her Refunding business.



Kyle stopped the exhausting 4am starts as a tradie, replaced his income and got his life back.

Amalia



Loves what she is doing and reuniting people with their money.

Carrie



Works anywhere she wants while she raises her kids with time freedom and a better income.

Greg



Ex-builder Greg's first claim was \$2000 after 3 phone calls.

Anne



Refunding during her lunch hour – 1st cheque \$30,523.17, 2nd cheque \$28,782.12 and 3rd cheque \$10,300.46



Jill's WHOPPING first Refund on a \$1.3 million case paid her a commission of

**\$325,000.**

## Public searches?

In Australia there are types of funds that have to be publicly searchable by law. This has no impact on refunding specialists ability to trade successfully as most people are unaware of their lost Funds in the first place.

The largest obstacle for a claim return is the paperwork for a return is intimidating for those unfamiliar.

This means in some cases, the case holder has previously attempted to complete the process and either lost motivation, or done it incorrectly and it was rejected and they gave up. For these people the Refund Specialist is a life-saver.

The documentation is very challenging for even well-educated people, **if the process was easy this global problem would not be growing by the day.**

## Next steps

We appreciate you taking the time to explore what we're all about.

You've now seen a glimpse of our mission: to empower individuals with the education and tools that can last a lifetime—potentially even creating a legacy for your family. You'll be working in a clean, safe online industry that not only offers a generous lifestyle but also allows you to help clients reclaim their lost or forgotten funds.

As we mentioned earlier, where else can you get paid to reunite people with their money?

The key word here is "chat." Let's start a conversation and see if we're a good fit for each other, we will ensure we answer any question you have and that you meet the eligibility criteria for a license.



Please call us during business hours on: **1800 617 111**



Book a time to chat with one of our team members: [HERE](#)



To send us an email, contact us via: [enquiries@refundacademy.com.au](mailto:enquiries@refundacademy.com.au)

