



# JEWEL TESTING LAB

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## Valuation for Traditional Retail Insurance Replacement

On Behalf of: *Cash Converters Bendigo*  
Ref: BEN - 20250730 - 306 / 373 - 399107 / 399108

*This Valuation is for Traditional Retail Replacement and is based on current market values as at the undermentioned date. Values include Australian GST and other statutory charges, where applicable.*

One hand assembled 18k white gold solitaire design multi-stone diamond ring and diamond set fitted band.

Ring: Centre set with round brilliant cut diamond in a "4" claw coronet with closed back setting, total of 14 x pave' set round brilliant cut diamonds on either side of the up-swept shoulders, plain flat profile tapered shank of width 2.75mm - 2.63mm x 1.56mm, polished finish and stamped 18ct.

Fitted band: Consisting of 10 x pave' set round brilliant cut diamonds in line with open back setting, up-swept compatible shoulders, plain flat profile tapered shank of width 2.79mm - 2.65mm x 1.27mm, polished finish and stamped 18k 750.

01 x round brilliant cut diamond, colour = G, clarity = SI2, estimated.  
Dimensions = 6.49 x 6.48 x 3.95mm, average.  
Weight = 1.01ct estimated.

24 x round brilliant cut diamonds, colour = F - I, clarity = SI 1 - 2, estimated.  
Dimensions = 2.29mm - 2.31mm, average diameter.  
Weight = 1.20ct estimated.

Total Item Weight = 7.50gm estimated.  
Total Gem Weight = 2.21ct estimated.



Note: The below replacement figure is based up-on local current market price in present condition.

**Approximate Retail Replacement Value for Insurance Purposes: \$20,200.00**  
**TWENTY THOUSAND AND TWO HUNDRED DOLLARS.**

Date: 30<sup>th</sup> July 2025

**Rox Y. Selladurai.** F.G.A.A., Cert.D.G., N.C.J.V.  
Registered Jewellery Valuer No: V0284.

Member of: **Gemmological Association of Australia. National Council of Jewellery Valuers. Gold: US\$ 3305.70/Ex: 0.6456**

The article/s described above have been examined and the value/s given are an expression of opinion. Gemstones have not been removed from settings for accurate assessment, therefore all grades (colour and clarity) and weights are approximate - unless stated otherwise. A diamond colour grading of "F" (Rare White Plus) or higher and a clarity grading of VVS (or higher), cannot be given to a set diamond. Whilst all care has been taken in preparation of this Valuation - no liability is accepted other than to the person whom the certificate is issued for any error or omission in the certificate, including any liability to any persons by reasons of negligence. Values are expressed in Australian dollars (including GST) based upon current market conditions on the date stated. The retail replacement figure stated is for insurance purpose only. It does not represent the previous selling price of the items or infer any savings on the purchase price and is not indicative of the resale value of the item.

