



JEWEL TESTING LAB

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Valuation for Traditional Retail Insurance Replacement

On Behalf of: *Cash Converters Bendigo*
Ref: BEN - 20251006 - 322 / 373 - 406912

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 cast 9k yellow gold ruby and diamond dress ring, plain half round profile tapered shank of width 2.11mm - 1.57mm x 0.82mm. Centre partially rub-over set with oval shaped ruby and 6 x grain set single cut diamonds on either side of the epaulette style shoulders, polished finish and stamped 375.



01 x oval shaped assessed as clarity enhanced natural ruby, colour = red, semi-transparent estimated.

Dimensions = 6.13 x 4.70 x 2.70mm, estimated.

Weight = 0.65ct estimated, (see note).

06 x single cut diamonds, colour = K - TTLB, clarity = P, estimated.

Dimensions = 1.10mm, average diameter.

Weight = 0.03ct estimated.

Total Item Weight = 1.90gm estimated.

Total Gem Weight = 0.68ct estimated.

Note: The below replacement figure is based up-on local current market price in present condition. The above describe stone possibly has been clarity enhanced to improve the appearance, to confirm the type of treatments requires advance gemmological testing.

Approximate Retail Replacement Value for Insurance Purposes: \$2,050.00
TWO THOUSAND AND FIFTY DOLLARS.

Date: 06th October 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\$ 3448.80/Ex: 0.6601**

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.

