



# VICTORIA JEWELLER & WATCHMAKER

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## CERTIFICATE OF VALUATION

Cash Converters Palmerston

Reference: 0113-152771

Date: 9 September 2025



### Description

A stamped 9ct JA 9ct yellow gold one composite ruby ring.  
The composite ruby is fifteen claw set in a basket setting.  
The white gold shoulders are lay on upraised.



### Measurements

- 1 x Composite Ruby – Oval faceted.
  - 9.50mm x 7.80mm x 5.50mm.
  - Estimated weight 3.29ct.
  - Deep red colour.
  - Clarity type II, significantly included, contains surface reaching inclusions.

Treated: Lead glass filled – fracture filling materials and binding materials such as glass may be unstable to elevated temperature and to chemical agents. Special care should be taken when cleaning or repairing jewellery items set with fracture filled stones.

Total dia weight: N/A.

Manufacture: Hand made.

Band: Half round.

Shank: 3.3mm at the base.

Ring Size: P.

Total Weight: 4.09 grams.

### Valuation based on retail replacement at a Perth traditional bricks and mortar retail outlet.

This valuation has been prepared for the sole purpose of retail replacement at a traditional bricks and mortar retail store. It does not represent the second-hand resale value of the item. The second-hand resale value may vary significantly depending on market conditions, demand, and negotiations. It is the sole responsibility of the owner to determine and agree upon a second-hand resale price with a willing buyer. No guarantees are made or implied regarding the amount the item may sell for on the open market.

**Two thousand seven hundred and seventy five dollars.**

**\$2,775.00**

Represents the value for such articles for the purposes stated.

Exchange Rate: \$0.65 Gold: \$5550.24 Plat: \$2162.92  
(AUD\$/Ounce)

*Rg Macham*

Valued by Rebecca Macham FGAA. NCJV Reg Valuer WA0063



Gemstones have not been removed from the settings for accurate assessment, all grades and weights are approximate. Valuation is based on the current value at the time of valuation and includes Australian Government Taxes where applicable. This valuation is not suitable for any purpose other than the purpose(s) stated above and should not be relied on by an entity besides the addressee unless specifically noted. The valuation is subject to the terms and conditions supplied on the take-in form at the time of requesting this valuation, see reverse side.

## TERMS & CONDITIONS

Gemstones have not been removed from the setting(s) for accurate assessment and all grade(s) and weight(s) have been calculated within limitations imposed by the setting(s) and these grade(s) or weight(s) may alter if removed from the setting(s) and re-graded. It is assumed most coloured stones have been enhanced. If a more precise assessment of the gemstone is required, or detection of clarity or colour enhancement they would need to be removed from the setting(s). This can be done with the owner's permission and at additional cost. Whilst all care has been taken while making this appraisal, no liability is accepted other than to the person whom the certificate is given and any errors of omissions, including liability to the person by reason of negligence. Values expressed are in Australian dollars including Government taxes where applicable and based on current market conditions.

The diamond/gemstone weights colour and clarity are estimated, exact measurements could not be obtained due to setting restrictions. Based on the current value at the time of valuation and includes Australian Government taxes where applicable. This valuation is not suitable for any other purpose(s) than stated above and should not be relied on by any entity besides the addressee unless specifically noted. Due to the high probability/possibility of undisclosed 'salted/mixed' parcels in the current local and international market of Laboratory grown diamonds with natural mined diamonds and high degree of difficulty identifying these stones, no liability is taken by the valuer and/or business named on this certificate/valuation/document, the identification is limited by restrictions imposed by the settings, size of the stone/stones and current equipment available to trade gemmologists. Whilst all due diligence is practised and stringent guidelines are adhered to for best practise, in accordance with the NCJV code of ethics, further advanced gemmological testing (at the owner/s expense) using specialised equipment may/is required for positive identification.

Appraisals may only be used for the purpose stated and it is understood that there is NO agreement to purchase any of the articles stated in this appraisal.

The values shown indicate normal retail prices and are noted in Australian \$ inclusive of GST based on current metal prices, US\$ exchange rates with the Australian \$ at the time this appraisal was prepared. Prices in my opinion reflect an average (neither the highest or lowest price you would expect to pay - unless specified, for the piece(s) on this report in a fine jewellery store.

This valuation is to be used as an estimate for retail replacement purposes ONLY, (unless otherwise stated) and is NOT to be used for marketing, advertising or selling purposes. Neither this company nor the valuer accepts any responsibility for any commercial transaction involving this document.

Please note that all valuations rely upon the current market conditions, or personal opinion, relative experience and equipment used by the valuer. It is to be expected therefore that valuations of the same item may vary slightly from valuer to valuer. This does not necessarily constitute error on any part of the valuer, as additionally they may be reporting on differing marketing situations and reporting on differing proposed uses of the assessment. This valuation is based amongst other things, our opinion of the prevailing market forces, supply and demand, exchange rates and commodity prices relevant to the market instructed to be reported on.

### **Disclaimer:**

This valuation is provided for informational and retail replacement purposes only. It does not represent the second-hand resale value of the item. The second-hand resale value may vary significantly depending on market conditions, demand, and negotiations. It is the sole responsibility of the owner to determine and agree upon a second-hand resale price with a willing buyer. No guarantees are made or implied regarding the amount the item may sell for on the open market.