



Australian Gem Testing Laboratory

AUSTRALIAN DIAMOND & JEWELLERY VALUATION CENTRE

ABN: 82 674 987 449 MARGARET M BLOOD GROUP PTY LTD ACN: 674 987 449
Suite 1200, 227 Collins Street, Melbourne, Victoria 3000, Australia.
valuations@mbloodgroup.com Telephone (613) 9650 7221 www.agtl.com.au

WB 002300809022

Date: 30 July 2026
Valuation No: JSCCC20352
Customer No: 20484
Page: 1 of 1

Valuation for Traditional Retail Insurance Replacement

Item 1

One, hand-assembled raised, 10ct yellow gold & diamond set, drop style cluster pendant/necklet.

Feature; 'square cushion shaped cluster to centre, houses one round brilliant cut diamond, claw set. A surround of eight round brilliant cut diamonds, claw set. Drops to a lower surround, containing twenty round brilliant cut diamonds, claw set. The pendant is suspended from an ultra fine trace style chain with a bolt ring clasp attached.

Polished finish, stamped "10K michael hill" - acid tested as 10 carat gold.

Pendant dimensions = 14.00mm (L) x 14.00mm (W) x 6.15mm (D).

The item contains:

One claw set round brilliant cut diamond, clarity is "P1", colour is "G", medium cut quality.

Dimensions = 3.67mm (ave diameter) x 2.24mm (D-estimated)

Total Weight = 0.18ct (estimated - see NOTE below).

Four claw set round brilliant cut diamonds, clarity is "P1 & P2"(mixed), colour is "G to H"(mixed), medium cut quality.

Dimensions = 2.94mm (ave diameter) x 1.79mm (D-estimated)

Total Weight = 0.32ct (estimated - see NOTE below).

Twenty Four claw set round brilliant cut diamonds, clarity is "P1 & P2"(mixed), colour is "G to H"(mixed), medium cut quality.

Dimensions = 1.65mm (ave diameter) x 1.01mm (D-estimated) (smallest)

Dimensions = 2.11mm (ave diameter) x 1.29mm (D-estimated) (largest)

Total Weight = 0.50ct (estimated - see NOTE below).

Total Item Weight = 2.54 grams, Total Gemstone Weight = 1.00ct, Total Metal Weight = 2.34 grams (estimated)

NOTE: Limited gemmological testing, inset. Due to setting constraints, the exact dimensions of the diamonds cannot be ascertained. Therefore, weight of the diamonds are very much estimated. For accurate testing, weights, colour, and clarity gradings, the diamonds, would require removal from the setting. The below replacement figure is based upon crafting a similar pendant/necklet employing similar materials and techniques being for a retail insurance purpose only. This figure does not represent the previous selling price of the item and will not be indicative of the resale value of the item.

Insurance Replacement Valuation \$2,630.00

The total of the one item included in this valuation is Two Thousand Six Hundred and Thirty dollars.

Total Value = \$2,630.00

These items were valued for Cash Converters

by James S Christie F.G.A.A., Dip. D.T., N.C.J.V. R.V. 264

Exchange Rates: US\$ 0.6955 Yen 113.6534 Metal Prices (US\$/ounce) : Gold 4067.20 Silver 57.78 Platinum 1619.00

The article(s) described above have been examined and the values given are an expression of our opinion on the date stated. Gemstones have not been removed from the settings for accurate assessment and all grades, weights, and dimensions are approximate, unless otherwise stated. Whilst all care has been taken in making this valuation, no liability is accepted other than to the person to whom the certificate is given for any errors or omissions, including any liability to the person by reason of negligence. This valuation is NOT transferable to any third person or party. Values expressed in Australian dollars (including GST) and are based on current market conditions. This valuation has been made with the standards and methods of the National Council of Jewellery Valuers, using accepted procedures, and systems advocated by this organisation. The values are based on the valuer's judgment of gemstone quality, mounting and manufacturing costs and are made to the best of the valuer's ability. A diamond colour grading of "F" (Rare White Plus) or better and a clarity grading of Vvs (or better), cannot be given to a set diamond. A valuation of a certified diamond is based upon the gradings provided on the certificate. The replacement figure of older cut diamonds is based upon the modern cut equivalent of same estimated weight, colour, and clarity. A valuation for Traditional Retail Insurance Replacement does not infer any saving on a purchase price and will not be indicative of the resale value of the item.

