



# 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

GR 028500301599

Date: 23 March 2026  
Valuation No: ASMCC22699  
Customer No: 21961  
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## Valuation for Traditional Retail Insurance Replacement

### Item 1

One, 9ct yellow gold, gem set, flexible link necklet, of hand-assembled construction.

Feature 'cross' style pendant, housing a total of eleven round cubic zirconias, graduating in size, and channel set, with an articulated tapered bail. 'Clover' style pendant, having pierced and enamel detail, with an articulated oval bail. The two pendants have been suspended from a 'figaro +3" style chain, that has been finished with a small 'parrot' style clasp.

Chain dimensions = 57.50cm (length including clasp) x 2.22mm (width) x 0.86mm (ave. depth).

Polished finish.

Stamped 'MW 375 NZ' (on chain), '375'(cross), '375'(clover) - acid tested as 9 carat gold.

The necklet contains:

- Eleven channel set round cubic zirconias, colour is "colourless".
- Dimensions = 1.50mm(Dia) x 0.92mm(D-estimated) (smallest)
- Dimensions = 3.00mm(Dia) x 1.83mm(D-estimated) (largest)
- Total Weight = 1.16ct (estimated - see NOTE below)

Total Item Weight = 8.03 grams  
Total Gemstone Weight = 1.16ct  
Total Metal Weight = 7.80 grams (estimated)

NOTE: Due to setting constraints, the exact dimensions of the gemstones cannot be ascertained. Therefore, weights of the gemstones are very much estimated. For accurate testing, weights, colour, and clarity gradings, the gemstones require removal from the settings. The below replacement figure is based upon crafting a similar 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 \$3,060.00**

The total of the one item included in this valuation is Three Thousand and Sixty dollars.

**Total Value = \$3,060.00**

These items were valued for Cash Converters  
by Amina S McPhee BFA, FGAA, Dip DT, NCJV RV 346

Exchange Rates: US\$ 0.7004 Yen 111.5851 Metal Prices (US\$/ounce): Gold 4492.20 Silver 67.69 Platinum 1934.00

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.

