



# Australian Gem Testing Laboratory

## AUSTRALIAN DIAMOND & JEWELLERY VALUATION CENTRE

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CB 028800268151

Date: 15 December 2025  
Valuation No: ASMCC22076  
Customer No: 21333  
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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 pierced 'heart' style pendant, having fifteen bezel settings, to one side of the pendant, each housing one round sapphire, bezel set. The other side also having fifteen bezel settings, each housing one round ruby, bezel set. The pendant has been finished with an articulated tapered bail, and has been suspended from a 'curb' style chain, with a small bolt ring style clasp.

Chain Dimensions = 47.50cm (ave. length) x 1.79mm (ave. width) x 0.92mm (ave. depth).

Pendant Dimensions = 22.50cm (ave. length) x 13.80mm (ave. width) x 7.90mm (ave. depth).

Polished finish.

Stamped '375 TS' - acid tested as 9 carat gold.

The necklet contains:

- Fifteen bezel set round natural sapphires, colour is "blue".  
Dimensions (average) = 2.20mm(Dia) x 1.34mm(D-estimated)  
Total Weight = 0.75ct (estimated - see NOTE below)
- Fifteen bezel set round natural rubies, colour is "red".  
Dimensions (average) = 2.20mm(Dia) x 1.34mm(D-estimated)  
Total Weight = 0.75ct (estimated - see NOTE below)

Total Item Weight = 5.60 grams Total Gemstone Weight = 1.50ct Total Metal Weight = 5.30 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 \$2,825.00**

The total of the one item included in this valuation is Two Thousand Eight Hundred and Twenty Five dollars.

**Total Value = \$2,825.00**

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

Exchange Rates: US\$ 0.6653 Yen 103.6846 Metal Prices (US\$/ounce) : Gold 4300.70 Silver 61.99 Platinum 1752.00

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.

