



# JEWEL TESTING LAB

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## *This Valuation of Jewellery*

On Behalf of: *Cash Converters Bendigo*  
Ref: BEN - 20241021 - 208 / 373 - 386999

*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 18k yellow and white gold multi-stone diamond ring and 18k yellow gold diamond set fitted band.

Ring: Centre set with round brilliant cut diamond in a "6" claw white gold coronet and 4 x grain set round brilliant cut diamonds on either side of the extended shoulders, contoured under-rail, polished finish and stamped 750.

Fitted band: 18k yellow and white gold band consisting of 3 x round brilliant cut diamonds - each in a "4" claw white gold coronet and 2 x grain set round brilliant cut diamonds on either side of the epaulette style white gold shoulders, both rings with plain half round profile tapered shank of combined width 3.57mm - 3.37mm x 1.15mm, polished finish and stamped 750.

01 x round brilliant cut diamond, colour = F, clarity = VS, estimated.  
Dimensions = 3.57mm, average diameter.  
Weight = 0.17ct estimated.

09 x round brilliant cut diamonds, colour = G - I, clarity = SI, estimated.  
Dimensions = 03 x 2.44mm - 2.35mm, average diameter.  
Dimensions = 06 x 1.35mm - 1.15mm, average diameter  
Weight = 0.19ct estimated.

Total Item Weight = 3.90gm estimated.  
Total Gem Weight = 0.36ct estimated.



Note: The below replacement figure is based up-on local current market price in present condition

**Approximate Retail Replacement Value for Insurance Purposes: \$4,700.00**  
**FOUR THOUSAND AND SEVEN HUNDRED DOLLARS.**

Date: 21<sup>st</sup> October 2024

**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\$ 2721.80/Ex: 0.6705**

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.

