



# JEWEL TESTING LAB

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## *This Valuation of Jewellery*

On Behalf of: *Cash Converters Bendigo*  
Ref: BEN - 20241021 - 198 / 373 - 388508

*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 hand assembled 14k yellow and white gold solitaire design diamond ring and 14k white gold sleeve style fitted bands.

Ring: Centre set with princess cut diamond in a "4" claw white gold coronet with closed back setting, extended and pointed shoulders with half under-rail, plain half round profile tapered shank of width 2.60mm - 1.52mm x 0.89mm, polished finish and stamped 14k Michael hill 0.70, weight = 2.80gm.

Fitted bands: 14k white gold sleeve style bands - consisting total of 34 pave' set round brilliant cut diamonds and 48 x channel set baguette cut and tapered baguette cut diamonds, up-swept shoulders, polished finish and acid tested positive for 14k, weight = 4.70gm.



01 x princess cut diamond, colour = F - G, clarity = P, estimated.  
Dimensions = 4.83 x 4.78mm, average.  
Weight = 0.70ct estimated.

34 x round brilliant cut diamonds, colour = G - I, clarity = P, estimated.  
Dimensions = 1.50mm - 1.20mm, average diameter.  
Weight = 0.35ct estimated.

48 x baguette and tapered baguette cut diamonds, colour = F - H, clarity = SI, estimated.  
Dimensions = 2.00 x 1.00mm, average.  
Weight = 0.50ct estimated, (see note).

Total Item Weight = 7.50gm estimated.  
Total Gem Weight = 1.55ct estimated.

Note: The below replacement figure is based up-on local current market price in present condition, few diamonds chipped.

**Approximate Retail Replacement Value for Insurance Purposes: \$10,450.00**  
**TEN THOUSAND FOUR HUNDRED AND FIFTY 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.

