



JEWEL TESTING LAB

P. O. Box 464 Elsternwick Victoria 3185, Australia
Tel/ Fax: (03) 9523 1207 Mobile: 0414 150 393 Email: jeweltestinglab@hotmail.com
ABN 50 997 875 257

Valuation for Traditional Retail Insurance Replacement

On Behalf of: *Cash Converters Frankston*
Ref: CCF-20251031-3133/379-360515

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 18k white gold halo style multi-stone diamond ring and soldered fitted bands. Centre set with round brilliant cut diamond in a "4" claw coronet lower 16 x claw set round brilliant cut diamonds surround and total of 36 x pave' set round brilliant cut diamonds on either side of the shoulders and fitted bands, acid tested positive for 18k, ct.40.



01 x round brilliant cut diamond, colour = TTLB, clarity = P1, estimated.
Dimensions = 4.77 x 4.74 x 3.06mm, average.
Weight = 0.40ct estimated.

52 x round brilliant cut diamonds, colour = G - J, clarity = SI - P, estimated.
Dimensions = 1.67mm - 1.25mm, average diameter.
Weight = 0.64ct estimated.

Total Item Weight = 7.20gm estimated.
Total Gem Weight = 1.04ct estimated.

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

Approximate Retail Replacement Value for Insurance Purposes: \$9,850.00
NINE THOUSAND EIGHT HUNDRED AND FIFTY DOLLARS.

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Date: 31st October 2025

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\$ 4016.20/Ex: 0.6551**

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.

