



# 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 - 3142 / 379 - 360598

*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 crafted 9k yellow and white gold solitaire design diamond ring and 9k white gold sleeve style multi-stone "enhancer" diamond fitted bands.

Ring: Centre set with round brilliant cut diamond in a "4" claw white gold coronet with closed back setting, filigree style up-swept shoulders, plain flat profile tapered shank of width 3.36mm - 2.06mm x 1.29mm, polished finish and stamped 9k.

Fitted bands: 9k white gold Sleeve style enhancer consisting total of 38 x pave' set single cut diamonds in sleeve style bands, open back setting, all three rings with plain flat profile tapered shank of combined width 8.24mm - 6.33mm x 1.37mm, polished finish and stamped 9k.

01 x round brilliant cut diamond, colour = TTLB, clarity = P, estimated.  
Dimensions = 4.28mm - 4.27mm x 2.44mm, average.  
Weight = 0.27ct estimated, (see note).

38 x single cut diamonds colour = TTLB, clarity = VS - P, estimated.  
Dimensions = 1.10mm, average diameter.  
Weight = 0.23ct estimated.

Total Item Weight = 6.10gm estimated.  
Total Gem Weight = 0.50ct estimated.

Note: The below replacement figure is based up-on local current market price in present condition. Visual examination under a 10x Jeweller's loupe of this diamond shows a brown/bluish-purple flash. This indicates that the stone/s may have been treated to improve is clarity and appearance. Accurate determination will require the diamond/s to be removed from the setting for further gemmological testing.

**Approximate Retail Replacement Value for Insurance Purposes: \$5,100.00**  
**FIVE THOUSAND AND ONE HUNDRED DOLLARS.**

Date: 31<sup>st</sup> 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.

