Gem Logic

incorporating Mark Nixon Jewellery Consulting

Jewellery Appraisal

Cash Converters - PALMERSTON
stock code - 051600160874

Valuation No : 81438
Date : 24/06/2026
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Item Number 1 of 1

Section 1 - Appraisal and Description

COIN & DIAMOND PENDANT

Coin - one 1966 Queen Elizabeth II full sovereign, good condition
Diamonds - twelve 1.3mm round brilliant cut, H-J colour, SI-P1 clarity, 0.12 carats total estimated weight
Mount - an open-back circular drop with a bezel top and four-tab coin insert, featuring a square bead set & millgrain patterned outer rim surround
Condition - good
Manufacture - frame: single piece cast, hand assembled & hand finished
Stamp - '375'
Material - mount: tested as 9ct yellow gold
- coin: 91.67% pure (22ct) gold
Weight - pendant: 3.99 grams coin: 7.99 grams = 11.98 grams total

Section 2 - Variables and Special Notes

The dollar values expressed in this appraisal document are current as of June 24, 2026 and have been prepared using the following variables;

Metal Prices; $5983 Australian per ounce for fine gold.
US/Australian Exchange Rate; 0.701

This appraisal is for Insurance Replacement Purposes only and should not be used as a guide to retail sale purchase prices. No responsibility can be taken for any difficulties arising in regard to sale or purchase of the listed items

This appraisal document is subject to the attached "Conditions of Valuation" which can be found on the reverse side of the cover page. This page should be attached to this document, however if it has become separated, please contact the supplier of this valuation for a replacement cover page and/or conditions of valuation.

Section 3 - Photograph

Section 4 - Value and Purpose

RETAIL REPLACEMENT VALUATION FOR INSURANCE PURPOSES

Subject to the attached Conditions of Valuation, the undersigned independent registered appraiser's opinion of the value(s) that the described item(s) could be insured for and, if lost, be replaced under normal shop-front retail conditions in the Adelaide, South Australian marketplace is:

$3,785.00 inclusive of GST (three thousand seven hundred and eighty five dollars).

Section 5 - Valuers Statements & Signature

Subject to the attached Conditions of Valuation.

Whilst all care has been taken in the preparation of this appraisal, no liability is accepted other than to the person to whom the certificate is titled.

I have examined the articles listed in the above schedule & in my opinion the values stated represent the value of such articles for the purpose stated.

Signed

Mark Nixon FGAA, Cert. Diam. Grading, Dip. Gemm.
NCJV Honorary Life Member & Registered Appraiser Since 1982 no. SA82/2

Not Valid without an original signature & embossed NCJV seal imprint

CONDITIONS OF VALUATION

1. This valuation is an informed opinion as to the authenticity, quality, design & value of the jewellery item, and whilst great care has been taken to attain the utmost precision, certain conditions prevail where slight discrepancies may occur.

2. Any diamonds or stones are not removed from mounts or settings during the appraisal, unless specifically stated as being unmounted. This means that;

    a) Slight differences may occur in the accuracy of the quality stated, due to the colour of the claws, trapped dirt or hidden flaws or cracks.

    b) The identity of gems is determined whilst still in the mount using gemmological equipment in our laboratory. However, should any question or doubt arise as to the nature of the gemstone, the stone would need to be unset and an exhaustive laboratory examination by an independent authority would be required, at the owner's cost, to ensure complete accuracy.

    c) The carat weight of stones is determined while still mounted in the jewellery and only by limited testing, measurements and observation. The weight is an approximation only, in that it is determined by volumetric calculations, rather than on exact weight by scale.

    d) The style and condition of the mount may affect the visual characteristics of any diamonds or gemstones being appraised. This means that colour and quality as determined whilst mounted may vary from actual characteristics.

3. The metal quality stated is determined by the stamping on the metal and/or by a chemical testing process in which an approximate metal quality in gold carat content is obtained and/or by use of a specific gold testing machine.

4. The gram weight of all metal has been weighed in the condition received by our appraisers and may only approximate the actual weight, due to the weight of stones and/or the presence of dirt.

5. Gemstones are often heated before &/or after cutting to improve the appearance of colour or clarity. Some gemstones are often permeated before &/or after cutting with colourless substances to improve their clarity. These types of treatments are accepted trade practices and are often difficult or impossible to detect and will not be specifically stated on the appraisal. Other unacceptable treatments such as fracture filling with glass substances, irradiation, "opticon" treatments and diffusion coating will be specifically stated in the written appraisal when detected. If further information is required, the stone would need to be unset and an exhaustive laboratory examination by an independent authority be carried out, at the owner's cost, to ensure complete and accurate information.

6. Where photographs are included in the printed appraisal, these are for the purpose of identification of the style of the mount and for proof of ownership. Colours of gemstones & diamonds as shown in the photographs should not be taken as the true colour or as an indication of quality, but as a guide only.

7. This appraisal is for the express purpose as stated in the printed section and, unless stated specifically in the written section of the appraisal, should not be used as a guide to retail or second-hand sale purchase value. No responsibility can be taken for any difficulties arising in regard to sale or purchase of the listed items.

8. Jewellery items in this appraisal are valued only with regard to materials, workmanship, scarcity and relevant market forces and the valuer has not incorporated any sentimental or emotional value.

9. The appraisal value takes into account current wholesale prices, the value of similar items available for sale, and availability of a suitable replacement item. Whilst an allowance is provided for in the appraisal value for inflation, gold and gemstone market fluctuations and Australian dollar exchange rate fluctuations, some or all of these circumstances can change quite quickly. We therefore recommend that your valuation be updated annually.