



# VICTORIA JEWELLER & WATCHMAKER

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Cash Converters Rockingham  
Ref: 1895-237347

Date: 22 February 2024

## CERTIFICATE OF VALUATION



**Description:** A stamped 14K yellow gold one freshwater cultured pearl and twenty six cubic zirconia ring. The cultured pearl is peg set in the centre with cubic zirconias channel set in three rows. The flat, flared band measures 4.13mm to 12.2mm in width. Cast manufacture. Ring Size: N.



**Measurements:**

- 1 x Freshwater Cultured Pearl – 12.9mm to 13.2mm, near round shape, white colour, medium lustre, lightly blemished.
- 2 x Cubic Zirconia – round faceted, 3.3mm, Colourless.
- 6 x Cubic Zirconia – round faceted, 3.0mm, Colourless.
- 6 x Cubic Zirconia – round faceted, 2.8mm, Colourless.
- 6 x Cubic Zirconia – round faceted, 2.5mm, Colourless.
- 6 x Cubic Zirconia – round faceted, 2.3mm, Colourless.

Total Weight: 12.70 grams.

Valuation based on retail replacement in a traditional bricks and mortar Perth retail outlet.

**Retail Replacement Value**

**\$3,475.00**

The total valuation of this item is three thousand four hundred and seventy five dollars.

Exchange Rate: US\$0.65

Metal Prices: Aus \$ : Gold - \$3,107.12

*Rg Macham*

Valued by Rebecca Macham FGAA. NCJV Reg Valuer WA0063



Gemstones have not been removed from the settings for accurate assessment, all grades and weights are approximate. Valuation is based on the current value at the time of valuation and includes Australian Government Taxes where applicable.

This valuation is not suitable for any purpose other than the purpose(s) stated above and should not be relied on by an entity besides the addressee unless specifically noted.

## TERMS & CONDITIONS

Gemstones have not been removed from the setting(s) for accurate assessment and all grade(s) and weight(s) have been calculated within limitations imposed by the setting(s) and these grade(s) or weight(s) may alter if removed from the setting(s) and re-graded. It is assumed most coloured stones have been enhanced. If a more precise assessment of the gemstone is required, or detection of clarity or colour enhancement they would need to be removed from the setting(s). This can be done with the owner's permission and at additional cost. Whilst all care has been taken while making this appraisal, no liability is accepted other than to the person whom the certificate is given and any errors of omissions, including liability to the person by reason of negligence. Values expressed are in Australian dollars including Government taxes where applicable and based on current market conditions.

The diamond/gemstone weights colour and clarity are estimated, exact measurements could not be obtained due to setting restrictions. Based on the current value at the time of valuation and includes Australian Government taxes where applicable. This valuation is not suitable for any other purpose(s) than stated above and should not be relied on by any entity besides the addressee unless specifically noted. Due to the high probability/possibility of undisclosed 'salted/mixed' parcels in the current local and international market of Laboratory grown diamonds with natural mined diamonds and high degree of difficulty identifying these stones, no liability is taken by the valuer and/or business named on this certificate/valuation/document, the identification is limited by restrictions imposed by the settings, size of the stone/stones and current equipment available to trade gemmologists. Whilst all due diligence is practised and stringent guidelines are adhered to for best practise, in accordance with the NCJV code of ethics, further advanced gemmological testing (at the owner/s expense) using specialised equipment may/is required for positive identification.

Appraisals may only be used for the purpose stated and it is understood that there is NO agreement to purchase any of the articles stated in this appraisal.

The values shown indicate normal retail prices and are noted in Australian \$ inclusive of GST based on current metal prices, US\$ exchange rates with the Australian \$ at the time this appraisal was prepared. Prices in my opinion reflect an average (neither the highest or lowest price you would expect to pay - unless specified, for the piece(s) on this report in a fine jewellery store.

This valuation is to be used as an estimate for retail replacement purposes ONLY, (unless otherwise stated) and is NOT to be used for marketing, advertising or selling purposes. Neither this company nor the valuer accepts any responsibility for any commercial transaction involving this document.

Please note that all valuations rely upon the current market conditions, or personal opinion, relative experience and equipment used by the valuer. It is to be expected therefore that valuations of the same item may vary slightly from valuer to valuer. This does not necessarily constitute error on any part of the valuer, as additionally they may be reporting on differing marketing situations and reporting on differing proposed uses of the assessment. This valuation is based amongst other things, our opinion of the prevailing market forces, supply and demand, exchange rates and commodity prices relevant to the market instructed to be reported on.