



# 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

## This Valuation of Jewellery

On Behalf of: *Cash Converters Bendigo*  
Ref: BEN - 2024628 - 155 / 373 - 376561

*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 10k yellow gold halo style multi-stone diamond ring and two 14k yellow gold diamond set fitted bands.

Ring: Centre set with 9 x pave' set round brilliant cut diamonds, lower 16 x pave' set round brilliant cut diamonds surround, total of 16 x pave' set round brilliant cut diamonds and 20 channel set baguette and tapered baguette cut diamonds on either side of the extended shoulders with closed back setting, plain half round profile tapered shank of width 6.38mm - 2.52mm x 0.98mm, polished finish and stamped 10k Michael hill 1.50TWD.



Two fitted bands: 14k yellow gold diamond set bands - each consisting of 12 x pave' set round brilliant cut diamonds in line with open back setting, plain flat profile tapered shank of combined width 4.95mm - 3.71mm x 1.42mm, up-swept shoulders, polished finish and stamped 14k Michael hill .50.

65 x round brilliant cut diamonds, colour = H - J, clarity = SI - P, estimated.  
Dimensions = 2.50mm - 1.90mm, average diameter.  
Weight = 2.30ct estimated.

20 x baguette and tapered baguette cut diamonds, colour = F - G, clarity = VS - SI, estimated.  
Dimensions = 1.50 x 1.00mm - 1.00 x 0.80mm, average.  
Weight = 0.20ct estimated.

Total Item Weight = 10.80gm estimated.  
Total Gem Weight = 2.50ct estimated.

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

**Approximate Retail Replacement Value for Insurance Purposes: \$9,525.00**  
**NINE THOUSAND FIVE HUNDRED AND TWENTY FIVE DOLLARS.**

Date: 28<sup>th</sup> June 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\$ 2322.90/Ex: 0.6624**

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.

