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# MEGAN AUSTIN VALUATIONS

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## CERTIFICATE OF VALUATION

This valuation has been prepared for the sole purpose of **Retail Replacement** and is based on current value at the undermentioned date. It includes Australian Government Goods and Services Tax (GST) where applicable. **This value does not indicate the usual market or sale price of this item.**

**CASH CONVERTERS**  
**VIRGINIA**  
Stk #041600299122

16<sup>th</sup> February 2024  
Valuation #16748



### ITEM

One lady's acid tested 18ct yellow gold and diamond set ring.  
Weight: 5.68grams.  
Manufacture: Handmade.  
Total diamond weight: 1.02ct.  
5 x four claw settings in a row.  
Tapering flat band with thickened shoulders: 3.5-2.0mm wide.  
Finger size "O and a half".

### GEMSTONES

Diamonds – 1 x old cut, 4.1x2.5mm, J colour, SI2 clarity, 0.30ct.  
Note: Surface fracture.  
2 x old cut, 3.4-3.5x2.2mm, G colour, 1 x SI2 clarity, 1 x I2 clarity,  
2 = 0.38ct. Note: Both diamonds have a surface fracture.  
2 x old cut, 3.2x2.3mm, G-H colour, SI-I1 clarity, 2 = 0.34ct.

### CONDITION

Excellent. All gemstone weights and grades are estimated in their settings. Exact replacement of this item is unlikely. A second-hand replacement value for insurance purposes has been assigned which reflects the approximate current second-hand retail replacement cost of a similar article of equivalent age, quality and in like condition, if available.

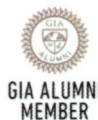
**Total Estimated Second Hand Replacement Value: \$6,850.00**

### METAL

Gold: \$2,003.90 US/ounce  
Silver: \$22.88 US/ounce  
Platinum: \$898.00 US/ounce  
Palladium: \$943.00 US/ounce  
Exchange rate: AUD \$ = \$0.65centsUS

### SIGNED

Megan Austin NCJV Registered Valuer no. Q193,  
FGA, FGAA, Dip DT, B Arts, GIA AJP.



This is to certify that I have examined the goods listed above and supply my opinion of the retail replacement value at the date of issue. Gemstones have not been removed from settings for accurate assessment, all grades and weights are approximate and no metallurgical tests have been conducted unless stated otherwise. Whilst all care has been taken in making this estimate, no liability is accepted for any errors or omissions in this certificate. The retail replacement given is for insurance purposes only unless otherwise stated. It is understood that there is no agreement to purchase the item/s listed above, nor will this be a guarantee that the set item/s will realize this amount at public, private or other sales. This certificate is not transferrable. In the event of any discrepancy, please notify us immediately. This valuation report is not to be produced to the client until after the conclusion of the sales transaction. In the case of a claim on insurance, you have the right to replace any item at the jeweller of your choice.