

Australian Gem Testing Laboratory

AUSTRALIAN DIAMOND & JEWELLERY VALUATION CENTRE

Suite 1205 A, 227 Collins Street, Melbourne, Victoria 3000, Australia. valuations@mbloodgroup.com

ABN 82674987449

Telephone (613) 9650 7221

GL 039800367851 (A)

Date:

19 March 2024

Valuation No: **Customer No:** **MMBCC14618**

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Valuation for Traditional Retail Insurance Replacement

Item 1

One, hand-assembled, 14ct yellow gold and 14ct white gold, multistone, gem set ring. Plain, narrow, tapered band of 2.72mm in width (at base) x 1.06mm depth, with a curved and pierced underrail.

Feature white gold four 'corner' claws, housing four Princess cut diamonds, invisible set. Secured between the extended shoulders of the yellow gold plain and polished band. Each shoulder having nine baguette cut diamonds, tapering in size, channel set. The single row either side of the band having nine round brilliant cut diamonds, also tapering in size and channel set.



Polished finish - stamped '14K MHJ(partial) - acid tested as 14 carat gold, Finger size is P.

The ring contains:

Four invisible set Princess cut diamonds, clarity 'Si', colour 'H to I' (mixed).

Dimensions (average) = 2.40mm(L) x 2.40mm(W) x 1.50mm(D-estimated) x 2%(Girdle Thickness)

Total Weight = 0.30ct (estimated - see NOTE below)

Eighteen channel set baguette cut diamonds, clarity 'Si', colour 'H to I' (mixed).

Dimensions = 1.50mm(L) x 1.10mm(W) x 0.60mm(D-estimated) x 2%(Girdle Thickness) (smallest)

Dimensions = 2.50mm(L) x 1.10mm(W) x 0.60mm(D-estimated) x 2%(Girdle Thickness) (largest)

Total Weight = 0.30ct (estimated - see NOTE below)

Eighteen channel set round brilliant cut diamonds, clarity 'Si & P1' (mixed), colour 'I to K' (mixed).

Dimensions = 1.25mm(Dia) x 0.76mm(D-estimated) x 2%(Girdle Thickness) (smallest)

Dimensions = 1.80mm(Dia) x 1.10mm(D-estimated) x 2%(Girdle Thickness) (largest)

Total Weight = 0.30ct (estimated - see NOTE below)

Total Item Weight = 5.33 grams - Total Gemstone Weight = 0.90ct - Total Metal Weight = 5.15 grams (estimated)

NOTE: Due to setting constraints, the exact dimensions of the gemstones cannot be ascertained. Therefore, weights of the gemstones are very much estimated. For accurate testing, weights, colour, and clarity gradings, the gemstones require removal from the settings. The below replacement figure is based upon crafting a similar ring employing similar materials and techniques being for a retail insurance purpose only. This figure does not represent the previous selling price of the item and will not be indicative of the resale value of the item.

Insurance Replacement Valuation \$3,675.00

The total of the one item included in this valuation is Three Thousand Six Hundred and Seventy Five dollars.

Total Value = \$3,675.00

These items were valued for Cash Converters by Margaret M Blood F.G.A.A., Dip. D.T., N.C.J.V., R.V. 345

Metal Prices (US\$/ounce): Gold 2159.30 Silver 25.00 Platinum 914.00 Exchange Rates: US\$ 0.6555 Yen 97.7877

The article(s) described above have been examined and the values given are an expression of our opinion on the date stated. Gemstones have not been removed from the settings for accurate assessment and all grades, weights, and dimensions are approximate, unless otherwise stated. Whilst all care has been taken in making this valuation, no liability is accepted other than to the person to whom the certificate is given for any errors or omissions, including any liability to the person by reason of negligence. This valuation is NOT transferable to any third person or party. Values expressed in Australian dollars (including GST) and are based on current market conditions. This valuation has been made with the standards and methods of the National Council of Jewellery Valuers, using accepted procedures, and systems advocated by this organisation. The values are based on the valuer's judgment of gemstone quality, mounting and manufacturing costs and are made to the best of the valuer's ability. A diamond colour grading of "F" (Rare White Plus) or better and a clarity grading of Vvs (or better), cannot be given to a set diamond. A valuation of a certified diamond is based upon the gradings provided on the certificate. The replacement figure of older cut diamonds is based upon the modern cut equivalent of same estimated weight, colour, and clarity. A valuation for Traditional Retail Insurance Replacement does not infer any saving on a purchase price and will not be indicative of the resale value of the item.





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Date:

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Valuation No: **Customer No:** **MMBCC14675**

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Valuation for Traditional Retail Insurance Replacement

Item 1

One, 18ct yellow gold, multistone, gem set ring, of cast construction.

Plain, narrow, tapered band of 2.20mm in width (at base) x 0.98mm depth, with open back (cutout) setting sections.

Feature single row spanning across the top of the plain and polished band, housing seven round brilliant cut diamonds, channel set.



Polished finish.

Stamped '750 michael hill' - acid tested as 18 carat gold.

Finger size is P.

The ring contains:

Seven channel set round brilliant cut diamonds, clarity 'Si & P1' (mixed), colour 'I to J' (mixed). Dimensions (average) = 2.00mm(Dia) x 1.22mm(D-estimated) x 2%(Girdle Thickness) Total Weight = 0.21ct(estimated - see NOTE below)

Total Item Weight = 3.03 grams Total Gemstone Weight = 0.21ct Total Metal Weight = 2.99 grams (estimated)

NOTE: Due to setting constraints, the exact dimensions of the gemstones cannot be ascertained. Therefore, weights of the gemstones are very much estimated. For accurate testing, weights, colour, and clarity gradings, the gemstones require removal from the settings. The below replacement figure is based upon crafting a similar ring employing similar materials and techniques being for a retail insurance purpose only. This figure does not represent the previous selling price of the item and will not be indicative of the resale value of the item.

Insurance Replacement Valuation \$1,450.00

The total of the one item included in this valuation is One Thousand Four Hundred and Fifty dollars.

Total Value = \$1,450.00

These items were valued for Cash Converters by Margaret M Blood F.G.A.A., Dip. D.T., N.C.J.V., R.V. 345

Metal Prices (US\$/ounce): Gold 2159.30 Silver 25.00 Platinum 914.00 Exchange Rates: US\$ 0.6555 Yen 97.7877

The article(s) described above have been examined and the values given are an expression of our opinion on the date stated. Gemstones have not been removed from the settings for accurate assessment and all grades, weights, and dimensions are approximate, unless otherwise stated. Whilst all care has been taken in making this valuation, no liability is accepted other than to the person to whom the certificate is given for any errors or omissions, including any liability to the person by reason of negligence. This valuation is NOT transferable to any third person or party. Values expressed in Australian dollars (including GST) and are based on current market conditions. This valuation has been made with the standards and methods of the National Council of Jewellery Valuers, using accepted procedures, and systems advocated by this organisation. The values are based on the valuer's judgment of gemstone quality, mounting and manufacturing costs and are made to the best of the valuer's ability. A diamond colour grading of "F" (Rare White Plus) or better and a clarity grading of Vvs (or better), cannot be given to a set diamond. A valuation of a certified diamond is based upon the gradings provided on the certificate. The replacement figure of older cut diamonds is based upon the modern cut equivalent of same estimated weight, colour, and clarity. A valuation for Traditional Retail Insurance Replacement does not infer any saving on a purchase price and will not be indicative of the resale value of the item.

