



ABN: 18 449 880 208

# 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 #041600301006

15th May 2024  
Valuation #17581



### ITEM

One lady's stamped (14K Michael hill 0.78) 14ct white gold and diamond cluster ring.  
Weight: 2.94grams.  
Manufacture: Cast and hand finished.  
Total diamond weight: 0.78ct.  
Claw set diamond cluster to the centre; over a double scroll gallery.  
Bead set diamonds amongst the shoulders.  
Tapering half round band with upswept shoulders: 2.2-1.6mm wide.  
Finger size "L and a half".

### GEMSTONES

Diamonds - 1 x round brilliant cut, 4.4mm diameter x (est.)2.64mm deep\*, G colour, I1 clarity, 0.32ct. \*As an actual depth cannot be measured, the weight has been calculated based on an estimated depth of 60%. The actual weight may vary.  
20 x round brilliant cut, G-H colour, SI-I1 clarity, 8 x 1.6mm, 12 x 1.5mm, 20 = 0.32ct.  
4 x baguette cut, 2.5x1.5mm, G-H colour, VS-SI clarity, 4 = 0.14ct.

### CONDITION

Very good. All gemstone weights and grades are estimated in their settings. This value is based on 'new for old' replacement with like kind and quality, if available.

**Total Estimated Replacement Value: \$5,210.00**

### METAL

Gold: \$2,357.40 US/ounce  
Silver: \$28.58 US/ounce  
Platinum: \$1,036.00 US/ounce  
Palladium: \$968.00 US/ounce  
Exchange rate: AUD \$ = \$0.66centsUS



**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 transferable. 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