

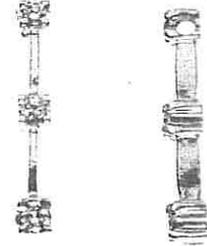
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# INDEPENDENT JEWELLERY VALUATIONS

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11 January 2021



Agent - To Whom It May Concern  
Client -

## VALUATION FOR RETAIL REPLACEMENT ONLY - P.SG3404-1

1 x 14ct Diamond pendant

METAL	- Tests as approx. 14ct, unstamped	
MANUFACTURE	- One piece cast, rhodium plated	
SETTINGS	- White gold, 3x round 4 claw, alternating with fixed bar sections	
BALE	- White gold integral hidden	
DIAMONDS	- 3x approx. 2.48- 3.27mm round brilliant cut	est = 0.35 ct
GRADE	- Colour: H-I, Clarity: SI1-SI2, Cut/make: GD+	
WEIGHT	- 2.38 grams	
CONDITION	- Excellent	

NB: Stones assessed in settings, sizes and grades are approximate

**REPLACEMENT VALUE            \$2,500.00**

Economic Factors - NZD\$ = USD\$.70            Gold = USD\$1787.00            Plat.= USD\$961.00

  
SCOTT CRAIG  
DIRECTOR

FGAA GANZ  
GEMMOLOGIST

  
MJVSNZ  
REGISTERED APPRAISER

In my opinion the figures represent the value of the item for the purpose stated. I assume no responsibility for any action that may be taken on the basis of the appraisal- values can vary due to the subjective nature of some jewellery articles, differing retail margins and exchange rates. All amounts are in NZ dollars including GST. Diamonds are assumed to be natural unless stated and may require advanced testing to confirm if they are natural or synthetic. GIA grading is used for diamonds, Gemworld/Gemguide grading is used for coloured stones. Components are in sound wearable condition unless stated. Only non-destructive tests are used- unstamped metals may require further assay testing to confirm the exact composition. Appraisals are not valid for reselling purposes