



# INDEPENDENT JEWELLERY VALUATIONS

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1 April, 2022



Agent - To Whom It May Concern  
Client -

## VALUATION FOR NEW RETAIL REPLACEMENT - P.SG3974-1

1 x 14ct Diamond pendant

METAL	- Tests as approx. 14ct, unstamped	
MANUFACTURE	- Two piece cast	
SETTINGS	- Yellow gold 27.0x 25.0mm open heart frame with rhodium plated claw/bead settings	
BALE	- Yellow gold articulated tapered plain	
DIAMONDS	- 26x approx. 1.3mm round brilliant cut	est = 0.25 ct
GRADE	- Colour: I, Clarity: SI1-SI2, Cut/make: GD	
WEIGHT	- 5.22 grams	
CONDITION	- Excellent	

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

**REPLACEMENT VALUE                      \$2,800.00**

Economic Factors - NZD\$ = USD\$.68

Gold = USD\$1990.00

Plat. = USD\$1082.00

SCOTT CRAIG FGAA GANZ GEMMOLOGIST - 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**