

Diamond & Gem Jewellery Valuations Ltd.

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- M.J.V.S Valuer
- F.G.A.A Gemmologist
Diamond Grader
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- DipDT Diploma diamond Technology

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Name:

Prepared for:

Opulence



Purpose of: Insurance replacement only

Item: Cultured pearl necklace

Description Single strand of cultured pearls 46cm knotted between consisting of 88x 4-4.2mm near round cultured pearls, fitted with a tradition pearl clasp stamped silver on back, ends in a base metal fold over final clamped directly onto the string

Stones: Pearl **Cut:** Near round

Approximate dimensions as listed below. all grades list are assessed in settings unless stated otherwise.

88x 4-4.2mm

Colour: Ivory white

Clarity: Subtle rose hues

Condition:

Notes:

Replacement retail: \$1495.00

Prepared by Brett Grimwood
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DipDT Diamond Technologist (559),
Registered M.J.V.S valuer.

Retail pricing based on factors of the day including precious metal prices, USD to NZD exchange rates, and an average retail margin. These factors change over time and it is recommended you have your jewellery re-valued every two years to allow for these changes.

Friday, 17 February 2023
Reference: Opulence 4-4.2mm

Total weight:	Grams	Gem Carat weight:	Diamond carat weight:	na	Exchange rate:	\$00.64-1.00NZD
Platinum:	\$956.00USD Ounce	Gold:	\$1852.330USD Ounce	Palladium:	\$1490.00USD Ounce	Silver: \$21.92USD Ounce

Diamond grading scale

Colour

Clarity scale

Disclaimer: The item(s) described above have been examined and the figures expressed are of my opinion. All stones have been assessed in the settings, the colours, sizes and grades are estimated within the limitations of the settings, these grades may vary if the stone is examined out of the setting with the owners permission and at their expense. The values here are expressed in New Zealand dollars and include G.S.T of 15%. Whilst all care is taken in the preparation of this valuation no liability is taken other than those of emission. This valuation is not intended for resale and is for the expressed purpose of replacement and insurance cover only.

Gold and platinum prices taken from international gold and bullion dealers Kitco. F.G.A.A- Fellow Gemmological Association of Australia, F.G.A- Fellow Gemmological Association of Great Britain
DipDT Diploma in Diamond Technology, M.J.V.S- Member Jewellery Valuers Society of New Zealand