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Karma Gems valuations

CERTIFICATE OF VALUATION

On Behalf Of: To Whom It May Concern

Valuation Number: K25265

Date: 2nd October, 2025

This valuation has been prepared for REPLACEMENT PURPOSES and is based on current value at the abovementioned date including Australian government sales tax where applicable.

25/1433

One x 14ct yellow gold and rhodium plated, stamped "585 RU0.95ct D0.54ct", half round profile 1.7mm wide band, cutaway claw set shoulders, halo design, three claw and bead set Ruby and Diamond vintage style ring, Size: N, Condition: New, total item weight = 2.5 grams

Ruby: One = 0.95 carats weight, Measuring: 4.80 x 3.50mm, Cut: Pear, Colour: Dark Pinkish Red, Clarity: Moderate Natural Inclusions

Diamonds: Thirty-six = 0.54 carats total weight, Measuring: 1.30 – 1.60mm, Cut: Round Brilliant, Colour: G-J, Clarity: SI-I2

REPLACEMENT VALUE: \$13,300.00



TOTAL REPLACEMENT VALUE: _____ THIRTEEN THOUSAND THREE HUNDRED DOLLARS _____

Exchange Rate 1.00AUD = 0.66 USD, Gold = AUD 5,864.02 per oz

The articles described above have been examined and the values given are an expression of opinion. Gemstones have not been removed from settings for accurate assessment, all grades and weights are approximate, no testing for synthetics and enhancement treatment. Retail replacement value for an identical or like item manufactured in Australia. RRV is representative of Gold Coast market in a bricks and mortar store. 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 in the certificate, including any liability to any person by reason of negligence. This valuation is for insurance purposes and not to be used as a sales tool. Values expressed in Australian dollars based on current market conditions.

Signed: _____ Valuer No. 0205

Patricia Maher FGAA, Dip Gem, Cert IV Gem, Dip DT, Dip Val
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