

**W**hen making a fine jewelry purchase, it's important to know

what questions to ask. JVC, the jewelry

industry's legal information organization,

recommends you review the topics below with

your jeweler or salesperson. Ask questions,

comparison shop and collect the most complete

information possible to make an informed

decision about this special purchase.

## TERMS OF SALE

- Will the seller list all the information they have given you in writing?
- Is your purchase returnable? For how long? If so, do you receive cash, card credit or store credit?
- What is the policy if the item does not fit? Or, if it needs modifications? Is there a charge for adjustments?
- Does the item come with a warranty or guarantee?
- Are there any special care instructions or maintenance for the jewelry you are purchasing?

## DIAMONDS

- The Four C's are the criteria used to value a diamond. Ask about the carat weight, color, clarity and cut (cut refers to the quality of cut, not the shape).
- Ask if the diamond(s) have been treated in any way (i.e. fracture-filled, laser drilled) and whether or not the treatment is permanent.

## COLORED GEMSTONES

- Is the gemstone natural or an imitation?
- Has this gemstone been treated? If so, how?
- If treated, is the treatment permanent and has the treatment affected the gemstone's value?
- What is the country of origin of the gemstone?
- Is special care required?



## PEARLS

- Are the pearl(s) natural or cultured?
- Has the pearl been dyed to enhance or change its color?
- If the pearl is dyed, is the treatment permanent? Did this affect the value?
- Is special care required?

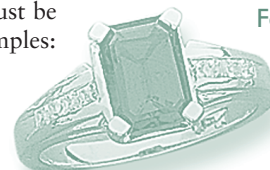
## PRECIOUS METALS

In addition to the specifics about precious metals, make sure that jewelry containing precious metal(s) is marked in compliance with the law.

- The item's karatage must be identified to you in some way (verbally, through signage, etc.).
- If an item is stamped to indicate the quality of metal it contains, it must have a federally registered trademark in close proximity to the quality mark. (A trademark is a symbol stamped next to the quality mark and may be initials or a logo to identify the maker of the item.)

## PLATINUM

- Items containing 950 parts per thousand (95%) may be marked as platinum.
- Items that are 85% to 95% platinum must be marked with the platinum content. Examples: 900Pt, 850Pt.



- Items containing less than 85% platinum must detail the platinum group metal. Example: 750Pt200Irid. Total parts must equal 950 (95%).

Note: Platinum group metals are: Platinum, Palladium, Rhodium, Iridium, Ruthenium and Osmium.

## GOLD

- 10 karat gold is the minimum fineness of gold that may be sold in the U.S. Jewelry under 10kt fineness may not be sold as gold.
- Jewelry is made of many different types of gold: solid gold, gold plate, gold filled, gold overlay, gold electroplate, gold flashed/washed or rolled gold plated. Know what you are buying (the seller should disclose this as part of the sales process).

## SILVER

- Silver/Sterling Silver means that 925 parts per thousand (or 92.5%) of the item is made of pure silver.
- Silverplate describes a product made of base metal and layered (or plated) with silver.
- Coin silver contains 900 parts per thousand (or 90%) pure silver.



Be certain you  
**KNOW**  
WHAT YOU  
ARE BUYING  
and get the  
**DETAILS**  
IN WRITING!

## AFTER THE SALE

Should difficulties arise after the sale is completed, your first step should be to talk with the seller. If that proves fruitless and you feel outside intervention is necessary, you may contact JVC for advice.

Should further action become necessary, JVC offers an Alternative Dispute Resolution Service, where JVC would mediate between the seller and the buyer to achieve a resolution. (There is a \$25 filing fee for consumers.)

For further information, or if you have questions, please contact the JVC:  
212.997.2002  
clgardner@jvclegal.org

*The Jewelers Vigilance Committee (JVC)  
was established in 1917  
to advance ethics and integrity  
in the jewelry industry.*



*The JVC is an independent,  
non-profit trade association  
supported by the jewelry industry.*



*The Jewelers Vigilance Committee  
is also a contact point for  
the general public, when questions arise  
or assistance is needed.*



*You are invited to use our resources —  
visit our website for further information  
at [www.jvclegal.org](http://www.jvclegal.org)  
or call us at (212) 997-2002.*

**JVC** JEWELERS  
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The  
**COMPLETE  
CONSUMER  
GUIDE**  
to purchasing fine jewelry

**JVC** JEWELERS  
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