



DIAMONDS & JEWELLERY
BUYING GUIDE

HQ - ANTWERP BELGIUM



WITH OFFICES, PARTNERLABS
& DROP-OFF POINTS IN:

ANTWERP
MADRID
PARIS
ISTANBUL
DUBAI
MUMBAI
SURAT
DELHI
CAIRO
MONACO
FIRENZE
MILAN

...

PRODUCER OF HRD
MICROSCOPES &
RESEARCH EQUIPMENT

+ 240.000 ALUMNI

25 DIFFERENT COURSES / YEAR
WORLDWIDE



EDUCATION &
RESEARCH CENTRE



CERTIFICATION LAB

No. 1 IN EU & MIDDLE EAST

1 OUT OF 3 RECOGNIZED
INTERNATIONAL LABS

3 HRD LABS, 3 PARTNER LABS,
15 DROP-OFF POINTS...



WIN, WIN, WIN!

DON'T MISS OUT AND WIN A **INR 80,000** STORE CREDIT!

You bought an HRD ANTWERP certified piece of jewellery? Than register by following the link in the QR-code and become one of our weekly winners to win up to 500 euro in store credit to shop again at your HRD ANTWERP retailer.



1 BUYING JEWELLERY

KNOWLEDGE & TRUST GO
HAND IN HAND



Buying jewellery can be tricky. For almost anything on the planet, you can find a price range online within 5 minutes. With diamonds and gemstones it's impossible to find the correct price. Therefore we need to trust the jeweller. This is why we created this guide, to give you the basic knowledge that you need to understand what your jeweller is presenting you.

WHY IS A CERTIFICATE SO IMPORTANT?

VALUE & AUTHENTICITY

When you buy jewellery, always ask for a certificate. We give you some of the most essential reasons only to consider certified jewellery or to purchase uncertified jewellery with the demand to get it certified by an international laboratory. It's always possible for a jeweller or yourself to send in the jewellery and to get it certified within 2 to 7 days.



SECOND LAYER OF TRUST

You trust your jeweler, but it's even better to trust an independent laboratory. Laboratories like HRD Antwerp stay up-to-date on all innovations and treatments of diamonds and gemstones. This way, you are sure that your jeweler works with an independent partner to verify your jewellery.



30% MORE RESALE VALUE

You might keep your jewellery forever or you might sell it at a certain point to buy something new. In any case, just like car sold by a professional, your jewellery has up to 30% extra resale value with a certificate because you can prove authenticity.



MAXIMUM CERTAINTY

Only in a laboratory you will get 99,9% certainty that the diamonds you bought are natural, lab-grown or something else. It requires the most efficient high-tec research equipment, costing millions of dollars. Investments that local labs or retailers can not do and for which they work together with a lab like HRD Antwerp.



MUST HAVE FOR YOUR INSURANCE

Jewellery can get lost, stolen or broken. Important pieces need to be insured and the certificate is an important document to guarantee your best insurance.



VALUE ESTIMATION

Are you paying a reasonable price? Don't get rushed while shopping. Ask for the certificate, because it is your only independent source of information to determine you are paying a fair price for your jewellery.



INTERNATIONAL STANDARD

When possible, ask for an internationally recognized certificate like from HRD ANTWERP. Local labs often have their own grading standards, that are not internationally recognized. If you want to maintain maximum value, you need an international certificate. Certainly in the case of luxury jewellery this is of high importance.



**When was the last
time you got **FOOLED**
by his looks?**

ASK FOR YOUR HRD CERTIFICATE



HRD Antwerp

Leading authority in diamond & jewellery certification

www.hrdantwerp.com

HOW DO WE GRADE YOUR DIAMONDS?

In our laboratory we have a strict protocol for grading diamonds in a complete anonymous way, often checking your diamonds 2, 3 to even 4 times by independant graders. All that information from the lab appears in the final certificate that you receive.



LAB-GROWN, NATURAL OR SOMETHING ELSE

Although they have a huge difference in value, lab-grown and natural diamonds are identical in chemical composition. The equipment retailers use is often not sufficient to determine with 100% certainty that a diamond is natural. This is why they call in the help of a lab. With high-tech lab equipment, we can see if it's natural, lab-grown, or maybe something completely different like zirconium or crystal.



DIAMOND & GEMSTONE TREATMENTS

The way your diamond or gemstone sparkles is not always completely natural. We check if treatments are used to enhance a stone's colour or vibrance. It has a significant impact on the actual value of your jewellery.

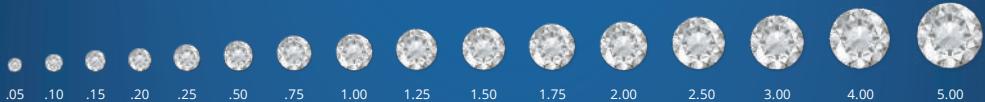


CUT, COLOUR, CLARITY & CARAT

Globally the most preffered way of grading diamonds, is based on the determination of the cut, colour, clarity and the amount of carats. These international recognized factors form the fingerprint of your diamond.

THE 4 C's

1. CARAT



2. COLOUR

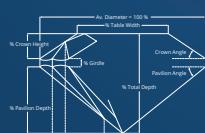


3. CLARITY



4. CUT

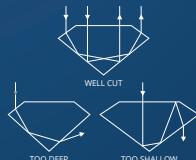
PROPORTIONS



POLISH



SYMMETRY



Excellent | Very Good | Good | Fair

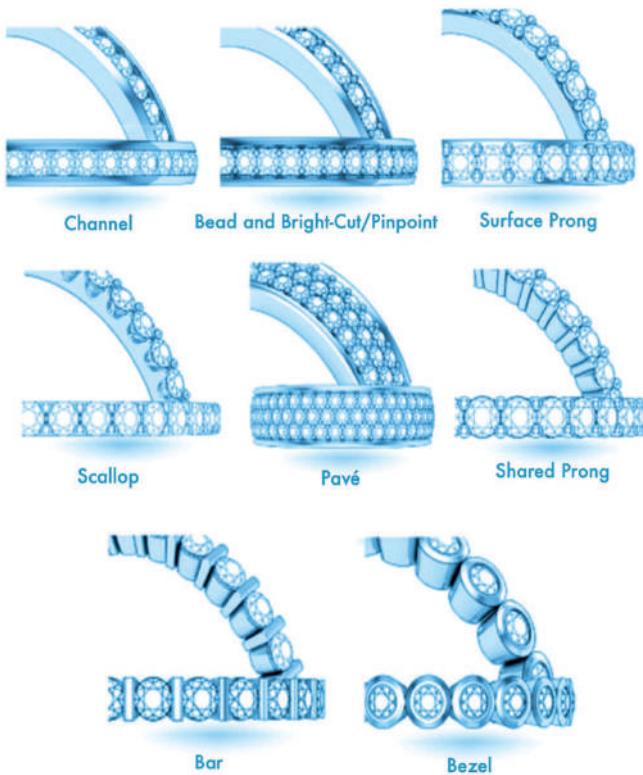
Excellent | Very Good | Good | Fair

Excellent | Very Good | Good | Fair

WHAT ARE THE DIFFERENT TYPES OF SETTINGS?

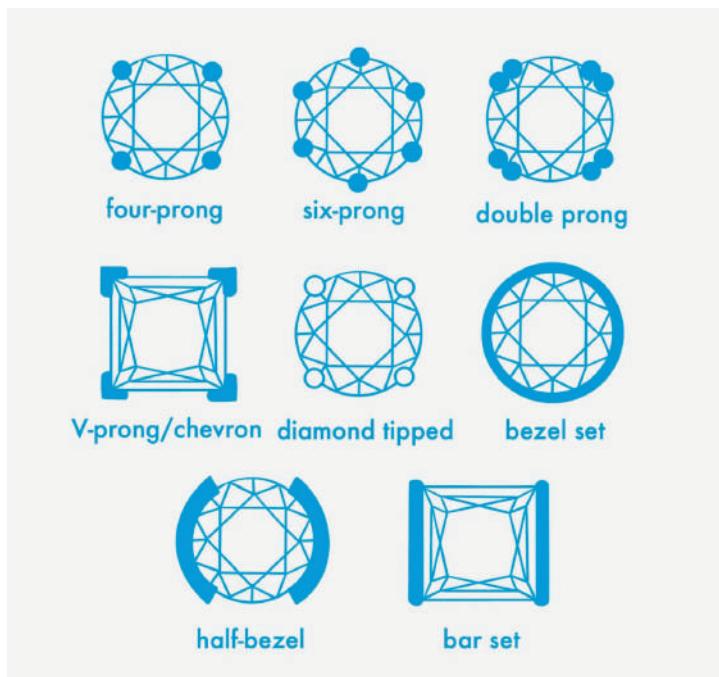
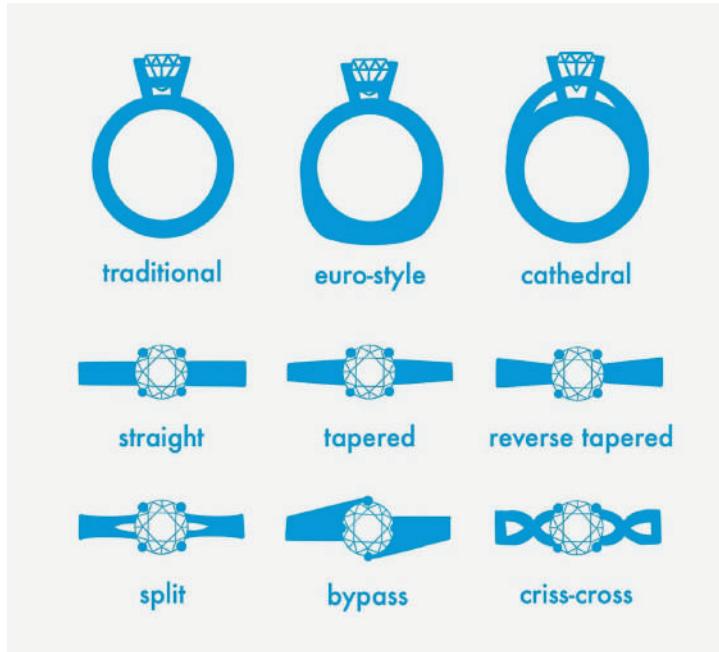
SETTING TYPES

In our laboratory we have a strict protocol for grading diamonds in a complete anonymous way, often checking your diamonds 2, 3 to even 4 times by independant graders. All that information from the lab appears in the final certificate you receive.



SETTING TYPES

Different settings lead to different emotions. Comfort and style are important features of a setting.



WHAT ARE THE CLASSIC TYPES OF CUTS?

The cut of a diamond is mostly decided by the rough stone itself. Not every cut is possible out of every rough stone. Also know that besides the round cut, many cuts become more expensive because a particular cut creates more waste. Sometimes up to 50% or more of its weight.



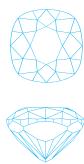
Round



Oval



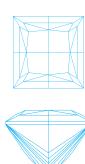
Cushion



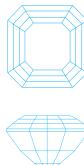
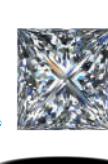
Cushion square



Pear



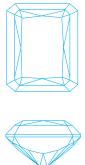
Princess



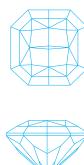
Emerald square



Emerald



Radiant



Radiant square



Octagon



Marquise





**Not everything you
said was **REAL****

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WHAT IS THE IMPORTANCE OF KNOWING YOUR GOLD?

There is much difference between the different types of gold. How gold is applied to your jewellery can significantly impact price, quality and how it looks in the near future. So make sure you know these differences before you start selecting your jewellery and beginning with the amount of karats. Always look for the "K" mark to be sure. Jewellery with 24K gold is rare. Pure gold is too fragile because it's a soft metal. Mixing it with other metals makes it more durable. Under 10K is legal, but in many places, it is not considered gold.

Gold Karat	Stamps, Markings	Pure Gold Content	Alloyed With Other Metals	Note
24K	24K, 24 kt, 999	100%	0%	Tends to bend or scratch easily
18K	18K, 18kt, 750	75%	25%	Ideal for jewelry
14K	14K, 14kt, 585	58.5%	41.5%	Ideal for jewelry
10k	10K, 10kt, 417	41.7%	58.3%	Affordable for jewelry

GOLD PLATING

Try to detect a quality stamp to determining the plating of your jewellery.

GOLD LAYERED

A very thin layer of gold. More decorative.

GOLD PLATED

A thin layer of gold that is wrapped over another type of metal. It can wear off over time. It must be at least 10k gold.

GOLD OVERLAY / ROLLED GOLD PLATED

A thicker and more durable layer of gold. Minimum 10k gold and it needs a quality stamp.

GOLD FILLED

Also a combination of gold and metals. Minimum 10k gold with a quality stamp and it requires minimum 5% of the setting to be gold.

VERMEIL

A thicker layer of gold that always goes with a sterling silver base. A good choice when you have allergies.

MOST COMMON GOLD COLORS



YELLOW GOLD

Yellow gold is the purest form of gold.



ROSE GOLD

Rose gold is more affordable because it uses inexpensive copper for the color. It's also more durable.



SILVER GOLD

Gold with at least one white metal like nickel, silver, platinum or palladium.



GREEN GOLD

Green gold is mixed with gold, silver, and sometimes copper.



WHAT ARE LAB-GROWN DIAMONDS?

SAME CHEMICAL COMPOSITION, DIFFERENT VALUE

Lab-grown diamonds are made in factories. Natural diamonds come out of the earth. Chemically there is no difference, but a lab can see the difference between both. They are two different products and also have different retail values. Lab-grown diamonds are often offered at much lower prices.

DO THEY KEEP THEIR VALUE?

At the moment, lab-grown diamonds, in general, do not retain value. Natural diamonds can be sold second-hand, based on the diamond price. For lab-grown diamonds, there is no real second-hand market. So beware: with lab-grown diamonds, you can buy a bigger diamond with the same budget as for a natural diamond, but you will likely not be able to sell it for the same value as a natural second-hand diamond. Choose wisely based on your priorities and long-term plans with your jewellery.

ARE THEY MORE SUSTAINABLE?

Lab-grown diamonds are mostly produced in China and Russia, with no guarantee of proper working conditions, huge (not renewable) energy use and do not contribute to society. Natural diamonds are sourced with no chemicals and little water usage and often come with nature conservation and restoration plans after the mine shuts down. Working conditions are permanently improved, offering opportunities, education and prosperity. For now, there is no objective evidence that supports the idea that lab-grown products are more sustainable, but both products are constantly evolving.



NATURAL



LAB GROWN

Can you see the
DIFFERENCE?

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HRD Antwerp

Leading authority in diamond & jewellery certification

www.hrdantwerp.com

A NEW WAY OF GIFTING A DIAMOND

A LIFELONG MEMORY

Buy a diamond that tells a story. Only in the Points of Trust, you can buy a diamond as a gift for your loved one. The blister contains technology, allowing you to record a video through our HRD for memories application. A personal message that you want to surprise them with.

Your loved one can just use their phone to direct it to the diamond. Out of the diamond pops up an augmented reality video with your message.

This particular moment can be sealed with going to the jeweller together to place the diamond in your loved one's preferred design.

A beautiful new way to surprise someone with a personal gift. Ask your PoT retailer or look it up on www.hrdantwerp.com (HRD for memories).





**Don't be BLINDED
by the sparkle.**

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2 TAKING CARE OF JEWELLERY

TAKE CARE & RETAIN VALUE



Jewellery is a living thing. You carry it to all places in your life. It's always exposed, inside and outside your home to all the elements of nature, to your body and even to other people. The sparkle of your jewellery fades by the minute, if you don't maintain your jewellery. Some simple tips will help you retain the value of your piece.



DO A PROFESSIONAL CLEANING EVERY 6 MONTHS AT ONE OF OUR PoT'S

Your jeweller is more than happy to clean your jewellery, often for free. There are many home solutions out there, but it's essential that you also don't damage your jewellery in the process or use techniques that, even in the slightest way, harm your jewellery and even the value of your diamond. Trust the expertise of a jeweller who will do it with the necessary care. All Points of trust PoT) do this for free.

- Here are some general tips to keep your jewellery at home or if you need to do a cleaning before going to a PoT:
- Gold is a soft metal; take care of cleaning it because it will damage or scratch easily.
- Never put gold in very hot or ice-cold water.
- Never soak organic gems like pearls or coral in water. Instead use a soft cloth with warm water and gently rub.
- Diamonds are among the hardest materials in the world but they can still fracture. Use warm water and some degreasing solution. You can use a soft toothbrush and a lint-free cloth.
- Keep jewellery separated in the separate bags they often supply with the jewellery, even in a jewellery box. Different materials put together can scratch easily.
- Don't use steam or ultrasonic cleaning with gemstones. Gemstones are often treated with oils to improve color. You will diminish the fire and vibrance of your jewellery.
- Malachite is best cleaned with cool water.

3 SELLING JEWELLERY

GO FOR THAT EXTRA 30%
RE-SALE VALUE



Selling jewellery is about being prepared, being informed and to have great timing. Simply by picking the right time to sell, can make a huge difference in selling your jewellery.

WHAT TO DO TO MAXIMIZE SALES VALUE?

TIPS & TRICKS



MAKE SURE YOUR CERTIFICATE IS MAX 10 YEARS OLD

Jewellery can get damaged, stones can be replaced,... with a recent certificate, buyers have more confidence in your jewellery. It will help to increase the value but also to bring down the time needed to sell your jewellery.



CLEAN YOUR JEWELLERY

Jewellery comes into contact with air pollution, your skin and other elements of nature. Every six months your jewellery should be cleaned properly to keep its sparkle. Maintenance is important and most jewellery stores do it for free.



ONLY SELL WHEN THE GOLD & DIAMOND PRICE IS HIGH

Keep track of when you bought your jewellery. Compare prices of gold and diamonds with the time you bought your jewellery. It will give you an indication of when it is the best moment to sell and to buy.

USE THE POINT OF TRUST INTERNATIONAL NETWORK

LOCAL VS. GLOBAL



WHAT IS THE ADVANTAGE OF USING A POINT OF TRUST?

As a seller of pre-loved jewellery, you trust your local jeweller. Fair enough, but what if we told you, that you can get more value for your jewellery if you bring it to a Point of trust of HRD ANTWERP?



GLOBAL PARTNERSHIP WITH INTERNATIONAL SALES PARTNERS

HRD ANTWERP collaborates with international sales platforms. This means that in comparison to your local retailer, your jewellery will be offered to an international audience. HRD ANTWERP also works in full transparency, so you know that you can count on a third partner keeping your jewellery safe.



SAFETY, CERTIFICATION & CLEANING ALL INTO ONE

HRD ANTWERP will certify, clean and photograph your jewellery. You don't have to do anything. During the international salesprocess, we keep your jewellery safe in the HRD lab's. Doesn't get sold? You get it back for free + a free certificate.



How **REAL** was your love?

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4 EDUCATE YOURSELF

KNOWLEDGE GIVES YOU BUYING POWER



The more you know, the more value you will get with purchasing your diamonds and jewellery. Follow some of our courses or be an organiser of a workshop or event to inform your clients, friends or loved ones on how to buy jewellery.



FOLLOW OUR COURSES

We are one of the oldest and most recognized education centres on gemmology and diamonds in the world. Go to our website and learn about our offering, from introduction workshops to full academic courses:
www.edu.hrdantwerp.com



BOOK A DIAMOND & GEMSTONE WORKSHOP

Do you want an exciting hands-on workshop for you and your friends? Within this workshop we teach you how to use a loupe, look for inclusions or learn about The Navratnas. Book on: www.edu.hrdantwerp.com



INVITE US AS A SPEAKER

Do you have an event and want to inform or inspire your guests? Invite us as a speaker to talk about the importance of knowing how to buy jewellery and to buy it safely.



JOIN OUR COMMUNITY

Register on our website for the HRD newsletter. We keep you informed on the latest news, inspire you with designs and include you in all our community events.



**CENTRE  of
EXCELLENCE**

MORE
INFORMATION ON
OUR EDUCATION
COURSES:



CONTACT OUR EDUCATION TEAM AT:
EDUCATION@HRDANTWERP.COM