



HEAD OFFICE

4 Carnavon Street
Private Mail Bag
GPO, Suva
Phone - General Office: 3300792, 3310183
Chief Executive Officer: 3305864
Fax: 3300115 | Email: complaints@consumersfiji.org

LAUTOKA/West

Suite 4 Popular Building
Vidilo Street
PO Box 5396, Lautoka
Phone: 6664987 | Fax: 6652846
Email: consumerlwk@connect.com.fj

LABASA/North

Level 1, Lot 41 Raza Properties Ltd
Nasekula Road
PO Box 64, Labasa
Phone: 8812559 | Fax: 8812559
Email: colbs@connect.com.fj

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Feature Article

How Yellow is Your Gold Jewellery ?

There seems to be something so rich and luxurious about gold jewellery that we can't get enough of it. It has never gone out of style. Many jewellery lovers just cannot do without gold jewellery in their wardrobe.

Having gold jewelley makes you want to wear it every season of every year and look like you are at the height of fashion. In today's time, there are so many types of gold available but many consumers know very little about it.

In most cases, when consumers purchase gold jewellery, especially for occasions such as wedding or for gifts – the focus is on the design and price – quality of gold is generally not an issue.

It is absolutely necessary to demand for disclosure from your jeweller on the type of gold you are going to purchase.

Types of Gold Alloys

9K, 12K, 14K, 18K, 22K, 24K Gold: gold is usually described by a certain number followed by the letter 'K'. This simply tells you how much actual gold is in the jewelry or object in question. 24K gold is technically pure gold where 24 of the 24 parts are gold. The K refers to the term '*karat (K)*' or '*carat (ct)*' which is used to determine the pureness of the gold. Pure gold is combined or 'alloyed' with other metals to add strength, and hardness. The amount and type of other materials added determines the final carat (gold content) of the gold alloy. For example, 12K would tell you that your 'gold' jewelry has 12 parts of gold while the other 12 parts are other metals, making it 50% gold.

Colored Gold:

- *White Gold:* Standard White gold is usually 14K of gold and to give a white color, it is usually mixed with a white metal such as nickel, manganese or palladium. White gold can often be rhodium plated to give it a shinier and whiter appearance.
- *Rose, Pink, and Red Gold:* Gold can take these colors when mixed with copper. The more copper in the alloy, the darker the tone of red that will appear.

With varying gold jewellery available in the market, not every consumer is easily able to ascertain which one is the real thing. Consumers, for whom gold may not be a frequent shopping item, often rely on traders/salespersons to provide correct information.

The Consumer Council of Fiji in the past four years has registered 34 cases whereby consumers faced a number of issues over their gold jewellery. This includes: gold rings, watches, bangles and chain turning grey/black within days of purchase, gold jewellery snapping into bits, gold jewellery showing two different colours and 18ct jewellery sold as 22ct.

Time and again, the Council has come across consumers who have been sold low grade or fake gold jewellery.

Case Study

Daniel purchased a gold bracelet and bangle (14K) for his wife worth \$1,800 which she had been longing for. Seeing a good deal and relying on the quality of goods being sold by the trader, Daniel did not think twice before parting with his money.

Upon receiving the jewels, Daniels wife noticed that they were in two different shades which should not have been the case as he had purchased 14K gold. There was a difference in the colour and glow.

Daniel's wife was disturbed, felt cheated and questioned the quality of item sold to her husband. The matter was brought to the Council's attention. She wanted a full refund and not a replacement as she no longer trusted the trader. After Council's intervention the trader agreed for a full refund.

In another case, a newly-wed couple had their gold wedding ring broken after few months of wear despite jeweller's word that the piece would last life-long. They, however, got a refund after Council acted on their behalf.

There are many other consumers who may have suffered similar fate .Here are some ways in which consumers can know whether their gold jewel is a genuine piece:

- **Inspect the piece for official markings** - A stamp will indicate either fineness or karat (10K, 14K, 18K, 22K or 24K). An older piece might not have a visible marking due to wear. Counterfeit pieces can often have a marking that appears authentic; more testing may be needed either way. Sometimes gold jewellery is stamped with numbers. Unfortunately, most consumers don't know what these numbers mean. Marks such as 958, 916, 875, 750, 585 and 375 indicate, in order, 23, 22, 21, 18, 14 and 9 carat gold;
- **Look for noticeable discoloration** - It is important to check for discoloration in areas that face constant friction (typically around the edges). If the gold seems to be wearing off and showing a different metal beneath it, you probably have a piece that is only *gold plated*, and

- **Weight of your gold** - A jeweler can normally do this for you but get this verified by other jewelers. You will need the weight in grams.

More tips

- If you are buying something really expensive, ask your jeweler to put the details of your piece in writing on the sales receipt. Then you can get it appraised by another jeweler who holds a respected credential. Avoid deals with a jeweler who doesn't have a generous return policy, and
- Once you have bought your gold jewel - Keep it clean. A clean imperfect gold jewel is much more attractive than a dirty flawless one.