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**FEATURE**

### **Is it a Real Deal?**

Yes, buying jewellery is not everyone's cup of tea especially when you are planning to invest big bucks on it. Many of us buy jewellery for sentimental reasons....be it wedding, engagement, birthday, graduation or a special celebration like the Mother's Day.

Be it any occasion, right from window-shopping to identifying to choosing and paying for that piece of jewellery you have spotted is an art; don't rely on your eyes – go beyond what you see and find out more on what you are buying and is it worth the money you are paying.

It is indeed, a complex process especially when you are buying jewellery for weddings – you need advice, guidance and sense to know if you are getting a real deal from your jeweller.

For consumers who are not familiar with jewellers, it is always advisable to seek assistance from family members, friends or someone with experience. One should not make rash decision in such matters and indulge in a transaction they later regret.

The quality of jewellery sold in the market is a concern to the Consumer Council of Fiji as in the past three years, **121** cases have been reported relating to gold, silver and other precious metals and gemstone jewellers. In some of the cases, gullible consumers were duped into spending thousands of dollars on what was imitation jewellery or just gold-plated jewellery in place of real gold and diamond jewellery, sold to them under the pretext of being genuine.

One of the sore experiences encountered by a consumer is highlighted below.

### **Case study**

Marian was excited about treating herself to a diamond ring as she succeeded in saving enough money for it.

She visited one of the popular jewellery store in the Capital City and happily picked her dream diamond ring worth \$1,600. Marian went home very happy and showed her newly purchased ring to her family members.

However, her happiness was short-lived when she suddenly noticed that the diamond was not glowing as much as it did in the store which was heavily lit up. She decided to take the ring to another jeweller for an opinion, and was left in total disarray only to be informed that the ring was not worth the amount she had paid for.

A disappointed Marian lodged her complaint with the Council. After the Council's intervention, the trader agreed to give Marian a replacement ring. But having lost interest in their service, Marian opted for a full refund which was successfully provided to her by the jeweller.

Like Marian, many other diamond-lovers have been ripped off as they parted with their money in haste without checking the colour, clarity, weight and the cut and shape of the diamond they paid for.

Below are a few tips for consumers when it comes to buying and maintaining jewellery:

- **Research the jewellery you are after** – Check prices by visiting several jewellery outlets and use internet for more information. Find out the varieties in which jewellery is available. If you have any particular shop in mind where you want to purchase from- check the reputation of the shop;
- **Check metal purity/quality** – Jewellery lovers should be aware of the fact that not all jewellery is in their pure form due to its softness. Jewellery is alloyed with other metals. Jewellery made of precious metals should be stamped in some way to show its purity, therefore, consumers should be raising questions if they do not see any stamps. Enquire about the jewelleries contents. For example if your are opting for:
  - *Diamond* - make sure to purchase from a jeweller you trust and if possible have the stone appraised by another jeweller. When you're searching for facts and information on buying a diamond, look for the 4 C's: *cut, colour, clarity and carats (weight)*.
  - *Gold*- there are many different types and colours from rose to white. Enquire the karat of gold present in your jewellery. Commonly, gold jewellery has parts of base metals being used as pure gold is too soft and will not keep its shape well over time. For example, 14 karat (14K) gold contains 14 parts of

gold mixed with 10 parts of base metals. Also, differentiate between gold jewellery and gold plated jewellery.

- *White Gold* – although white gold is popular, it can have its problems. It's alloyed with a high-quality metal such as platinum which will retain a good whiteness but if it is a low-quality nickel mix – it will need regular re-plating to maintain the shine. Jewellers must inform the consumers about re-plating requirements before they sell the jewellery.
- *Gemstones/pearls* - Know the difference between laboratory-created gemstones and naturally mined stones. Since both may look exactly alike it can be tricky to ascertain which is natural and which is not. The big difference is the cost. Man made gems are less expensive to make than stones created by Mother Nature.

To maintain your jewellery, you must always:

- apply lotion, cosmetics, hairspray and perfume before dressing in jewellery;
- when undressing, wipe each piece with a clean soft cloth to remove any oil and perspiration;
- store in a fabric-lined box, individually-wrapped in tissue to prevent scratches.