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Consumer Council of Fiji



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FEATURE ARTICLE

How to Buy a Diamond Smartly: What Consumers Should Know

As we continue to make purchases for gifts during the festive season, jewellery remains a popular choice for many consumers in Fiji. Diamonds, in particular, are often selected to mark love, milestones, and celebration. Rings, earrings, pendants, and bracelets are exchanged with meaning and expectation, often with the belief that a diamond is timeless, valuable, and enduring, but do you really know what kind of diamond you are buying?

Many consumers are unaware that diamonds available in the market today are not all formed naturally beneath the Earth. Some are mined over billions of years, while others are grown in laboratories using advanced technology. While both may look identical to the naked eye, they are not the same in origin, long-term value, or consumer expectations. More importantly, many consumers are not clearly informed which type they are purchasing.

This festive season, the Consumer Council of Fiji is encouraging consumers to pause, ask questions, and understand a critical issue: diamonds can be natural (mined) or lab-grown and the difference matters.

Do You Know? Not All Diamonds Are the Same

A common assumption among consumers is that a diamond is simply a diamond. The sparkle, hardness, and beauty lead many to believe that all diamonds carry the same meaning and long-term worth. However, diamonds fall into two distinct categories:

- **Natural (mined) diamonds**
- **Lab-grown diamonds**

While they may look identical, their origins, market behaviour, and depreciation patterns are very different. Understanding this distinction is essential, particularly when diamonds are purchased as meaningful gifts or long-term keepsakes.

Natural (Mined) Diamonds: Formed by Nature, Valued by Time

What are natural diamonds?

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Natural diamonds are formed deep within the Earth under extreme heat and pressure over billions of years. They are extracted through mining and have historically been associated with rarity, tradition, and permanence.

For generations, natural diamonds have been marketed as symbols of enduring love and lasting value. Their appeal is strongly tied to their natural origin and geological history.

What consumers should understand?

While natural diamonds are often perceived as assets that “hold value,” consumers should approach this belief with clarity. In reality:

- Most natural diamonds **do not automatically increase in value** after purchase.
- Retail prices often include mark-ups related to branding, design, and overhead costs.
- Only select stones, typically larger, high-quality, well-certified diamonds may retain value better over time.

That said, **natural diamonds generally depreciate less sharply than lab-grown diamonds**, and in some cases, their value may remain stable or improve depending on market demand and quality. For consumers who value tradition, rarity, and the idea of long-term ownership, a certified natural diamond may align more closely with their expectations.

Lab-Grown Diamonds: Scientific Innovation with Different Outcomes

What is lab-grown diamonds?

Lab-grown diamonds are created using advanced technological processes that replicate the natural diamond-forming environment. Chemically and physically, they are diamonds, not imitations. They are graded using the same international standards for cut, colour, clarity, and carat weight.

To the eye, a lab-grown diamond can look just as brilliant as a mined one.

What Consumers Should Understand?

While lab-grown diamonds are chemically and visually identical to natural diamonds, their economic behavior in the market is fundamentally different. Consumers should make their purchase with clear expectations:

- Lab-grown diamonds **depreciate more rapidly** than natural diamonds.

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- The production technology is continually improving and scaling, leading to increased supply and consistent downward pressure on both wholesale and retail prices. This trend is expected to continue.
- At present, resale options for lab-grown diamonds are limited, and many have little to no secondary market value.

This does not mean lab-grown diamonds are “bad” purchases but consumers must understand **what they are buying and what to expect**. A lab-grown diamond should be seen as a decorative or symbolic purchase, not one made with expectations of retaining or increasing value.

Why Disclosure Matters in Fiji’s Market?

A key concern raised by the Council is **transparency at the point of sale**.

Many consumers report that:

- They are not clearly told whether a diamond was mined or lab-grown;
- The distinction is mentioned in fine print or not explained at all; and
- The visual similarity leads them to assume the diamond was natural.

This lack of clear disclosure often misleads consumers, especially when purchasing gifts meant to carry long-term emotional or financial significance.

Consumers have the right to know exactly what they are buying.

The origin of a diamond, whether natural (mined) or laboratory-grown, must be unambiguously disclosed to the buyer. This disclosure must be provided both verbally and in documented form.

A Reality Check on Value: Buying with Clarity

As you shop this festive season, it is crucial to understand how diamond values behave in the marketplace. Diamonds should be purchased for their emotional significance, not as financial instruments.

- ***Natural Diamonds*** are finite resources and have historically demonstrated greater value retention over time. However, they are not guaranteed investments and their market value can fluctuate.

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- **Lab-Grown Diamonds** offer exceptional beauty at a more accessible price point. Consumers should be aware that their financial value typically depreciates more rapidly, influenced by advances in production technology and growing market supply.
- **The Core Takeaway:** The profound personal meaning of a diamond does not automatically translate to strong resale value. The most secure investment you can make is in a piece that holds deep sentimental worth for you and your loved ones.

We encourage you to choose a diamond first and foremost for the joy, beauty, and meaning it brings to your life.

Key Questions Every Consumer Should Ask Before Buying a Diamond:

Your Diamond Checklist: Ask Before You Buy

Before you purchase a diamond, the most important thing you can do is ask the right questions. Here are three essential ones:

1. *Is this diamond natural or lab-grown?*

This is the first and most important question. A retailer must provide you with a clear, unambiguous answer about the diamond's origin.

2. *May I see the independent grading report?*

Always ask for a certificate from a respected laboratory. The report will state "Natural" or "Laboratory-Grown" at the top - verify this yourself.

3. *Is everything in writing consistent?*

Ensure the origin stated verbally matches what is printed on the sales receipt, invoice, and the grading report itself.

Choosing What's Right for You.

The best diamond is the one that aligns with your values and expectations. Your choice should be informed, not pressured.

- If long-term value retention, geological rarity, and tradition are your priorities, a certified natural diamond may be your preferred choice.

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- If maximizing size, modern affordability, or specific ethical considerations are paramount, a lab-grown diamond is a brilliant option, purchased with the understanding that its financial value is primarily in its beauty, not its resale.

There is no universal “best” diamond, only the best diamond for you.

This festive season, protect your purchase and your peace of mind by making transparency non-negotiable. A diamond's meaning comes from the love it represents, and that meaning shines brightest when you buy with confidence.

The Council's Final Reminder:

Ask. Verify. Document. Celebrate. An informed choice is the most valuable choice you can make.

For consumer advice or complaints, contact:

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 **National Toll-Free Helpline: 155**

 **Website: www.consumer.org.fj**

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