

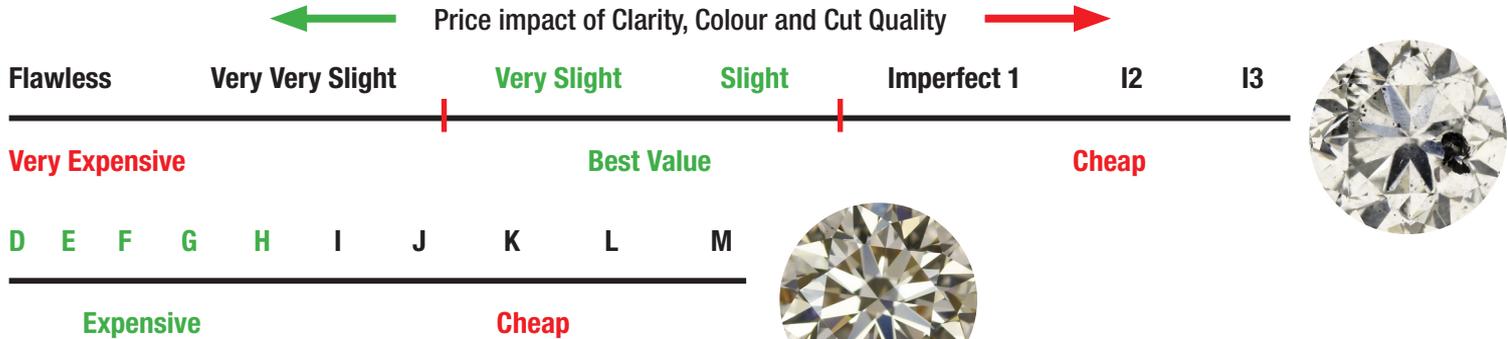


DIAMOND BUYING GUIDE

HOLLOWAY
DIAMONDS

Precious Metals

EXECUTIVE SUMMARY: SMART DIAMOND BUYING



Ideal Cut **Bad Cut**

Most Cost Effective
Hardest to quantify



D Flawless costs 3 times more and looks the same

The 4C's	Impact on Cost	Holloway Diamonds: Best look & best value
Carat	\$\$\$\$	Ct Weight isn't diamond size
Clarity	\$\$\$	Save VS-SI
Colour	\$\$	Good Value
Cut	\$	Hard to judge = big savings

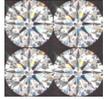
A FEW MOST IMPORTANT THINGS

DOUBLE THE CARAT WEIGHT AND COST GOES UP
FOUR TIMES, OR FOR GEEKS LIKE GARRY: 2 x CT 4 x \$



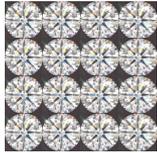
One 2.00 Carat Diamond

=



Same Cost as 4 @ 1.00ct

=



Same Cost as 16 @ 0.50ct

THE GEMOLOGICAL INSTITUTE OF AMERICA (GIA) – WE LOVE & LOATH GIA

This organisation grades diamonds and gems. It is a USA Not-For-Profit because it runs education courses. It makes about US\$500 million a year grading diamonds. As diamond B2B trading moved online GIA has become essential.

Other international grading labs, like IGI and EGL grade ‘softer’ than GIA to stay in business. An IGI F VS1 is likely a GIA H VS2. Forget EGL, they are just cheats. There are also Australian labs. Gem Studies in Sydney is as strict or stricter than GIA and we use them rather than ship diamonds overseas.

GIA’s Cut grades are not strict enough. Their Clarity grading uses sneaky jargon to help the trade sell poor transparency diamonds with reduced sparkle. Their Colour and Carat weight grading is good.

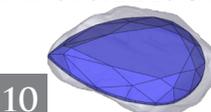
WHO IS GARRY HOLLOWAY?

After graduating as a geologist, Garry backpacked overland to London, bought gems and made jewellery. At 24 in 1976 he Started-Up Precious Metals. He changed the name to Holloway Diamonds in 2006 for obvious reasons.

Garry is an inventor: Ideal-Scope and ASET in 1985, patented Holloway Cut Adviser (HCA) 2000 and many US and European diamond cut related patents. He Co-convended the International Diamond Cut conference in 2004. Patented ‘Looks Like’ diamond size in 2018. He sells Cut Grading tools globally at Ideal-scope.com.

Garry has a Geology BSc, Gem & Diamond Diploma’s from the Gemological Association of Australia, was GAA National Diamond Diploma Course Convener & Melbourne lecturer. He has educated millions of consumers as ‘Cut Nut’ on diamond education websites & forums.

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HOLLOWAY
DIAMONDS
Precious Metals

CARAT WEIGHT IS A MEASURE OF WEIGHT: 5 CARATS 1.00 GRAM

- Diamonds of the same Ct can measure half the size of others.
- Why? Double to Carat weight and Cost goes up by four times.
- 85% of diamonds measure smaller than they should be
- 10% are about right. Only 5% are too big.

Almost all diamonds are cut too deep to get more carats out of rough stones. Smaller diameter deeper diamonds have less brilliance near the edges. They look even smaller! They sparkle less.

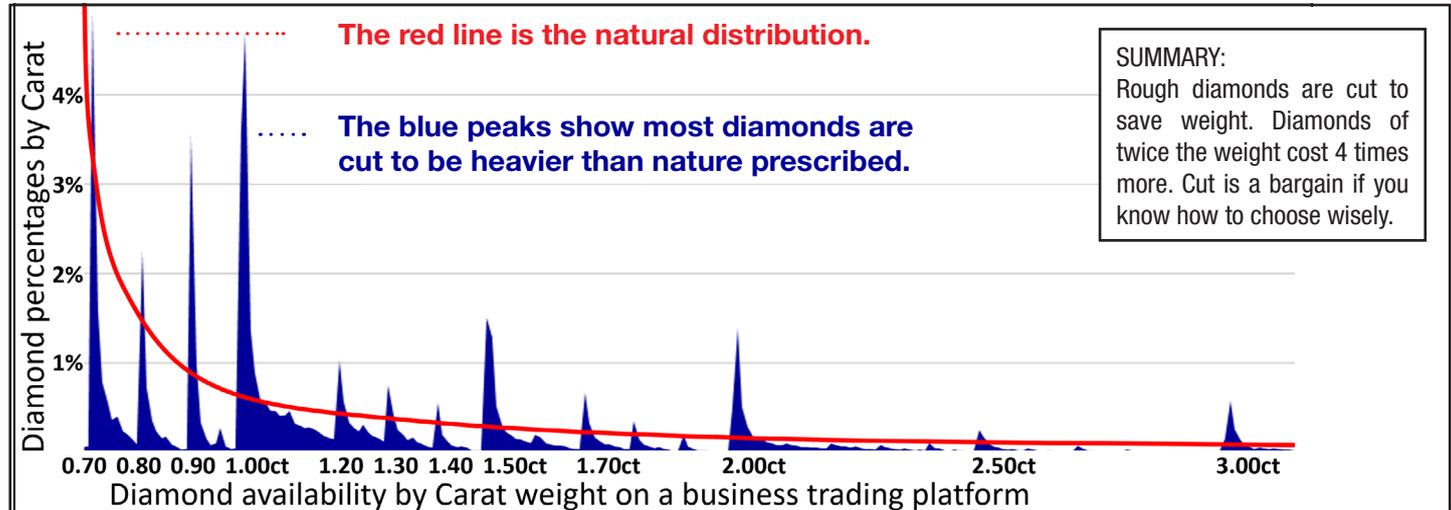
It should not happen but the peak certifying body, GIA, let the foxes into the hen house. Cutters pay for the grading certs.

Our founder Garry Holloway uses science and technology. His diamonds sparkle more than any other jeweller in Australia.

Diamonds are cut to achieve 'magic' carat weights like 1.00ct and 2.00ct because the prices jumps up. Cut quality and beauty are sacrificed. See the chart below.



Diamond cutters make more money cutting this rough diamond into a dull drab 1.00 carat stone. It could be polished into a sparkly 78 pointer that looks bigger and costs you less.



Consumers pay more for 'magic weights'. Cutters cheat to meet demand and get a higher price per carat. Cut quality and beauty suffer.

CLARITY

Clarity has the second biggest impact on cost.

But if you can't see a flaw, it doesn't dull the diamond or risk it breaking, then why pay for more than a VS or SI diamond. Those Clarity's hold their value.

Every diamond I buy is checked for transparency and durability.

TAKEAWAY: SI2 is the 'eye clean' borderline for people with 'normal' vision from 35cm. Short sighted & young people may spot some VS2's. Variables- your eyesight, diamond size, cut type and the type of inclusion. Our website has more info.

The left and right half of these two diamonds are GIA graded VS2's.

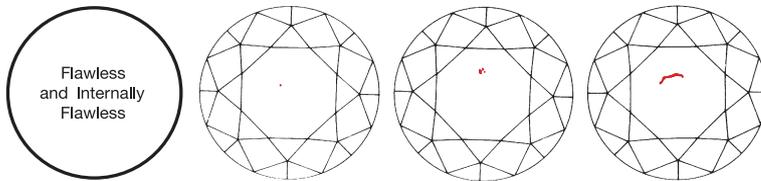
The dull left half is flawless at 10X, but microscopic inclusions make it cloudy.

GIA use 'coded jargon' to help jewellers sell bad diamonds.

The fine print refers to "Clouds". Beware if Clouds is the main listed inclusion in lower Clarities.



Microscopic Inclusions



FL IF

VVS1 VVS2
Very Very Slight

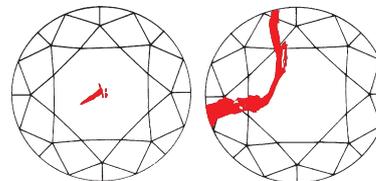
VS1 VS2
Very Slight

SI1 SI2
Slight

Premium for rarity
Over Valued

Holloway's recommendation
Under Valued

Visible Inclusions



P1 or I

P2 or I2 P3 or I3
Piqué or Imperfect

Reduced Brilliance

MYTH BUSTING:

Flawless or VVS diamonds sparkle more: Myth.

Holloway VS & SI diamonds sparkle more than most Flawless diamonds. Sparkle comes from Cut. Don't confuse rarity and beauty.

COLOUR

GIA Colour grade by comparing diamonds upside down to master stones.

Ideal cut round diamonds ‘face up’ whiter than poorly cut rounds & most fancy shapes.

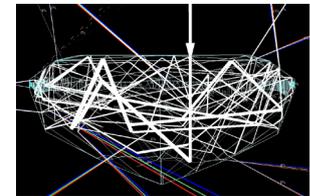
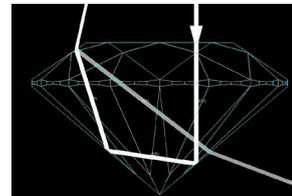
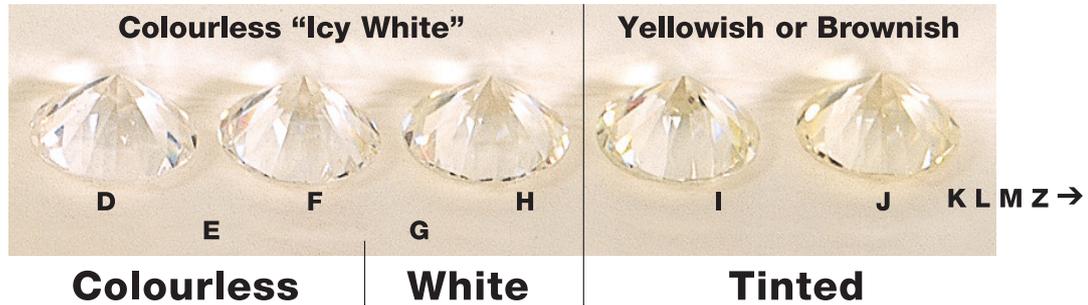
Bigger diamonds show more colour. We stock H to D but in +2cts and fancy shapes we prefer G to D. Top international brands stock I to D. We disapprove.

In a setting no one can tell a 1ct round cut D from an F. Fluorescent diamonds appear whiter less tinted (page 9). Come and see for yourself - you can't DIY diamond Colour any other way!

TAKEAWAY: D to H grades look colourless in most round diamonds in most lighting. For large stones or fancy cuts D-F are better options.

	FL-IF	VVS1	VVS2	VS1	VS2	SI1
D	100	77	67	55	49	38
E	74	67	54	49	43	37
F	62	55	49	45	40	36
G	53	48	43	41	37	33
H	42	39	37	36	34	31

The Colour and Clarity we recommend cost 1/2 to 1/3rd of D Flawless diamonds. We reject lots of diamonds and offer you the very best. Our commitment: we will take diamonds back and give you full credit towards an upgrade at any time in the future.



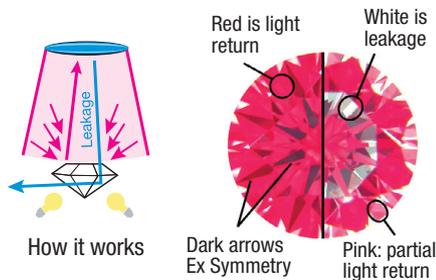
TAKEAWAY: People ‘in the know’ buy blue fluorescent diamonds because they appear whiter and brighter; and love the fact that they cost a little less.

These ray-trace yellowish diamond images are digitally the same colour. This shows how ideal cut round diamonds ‘face up’ whiter. In the cushion cut, light bounces around with long ray paths. This ‘crushed ice’ style of cut is best suited to increasing the intensity of fancy coloured diamonds.

IDEAL-SCOPE - DIAMOND CUT GRADING TOOL FOR ROUND DIAMONDS

My inventions, are used around the world by fussy buyers to check diamond Cut quality. The simplest is the Ideal-Scope. Search YouTube 'Holloway Ideal-Scope' or come in for a two-minute demo.

We will send you one of these \$15 cards for free to check the brilliance of any diamond.



White areas seen with an Ideal-Scope will look dark and dull in real life. They are light leakage areas like the GIA top Cut grade, Triple Excellent diamond on page 5.

Non round or fancy shaped diamonds are best selected with an ASET scope (see page 11).

HEARTS AND ARROWS

This viewer shows white hearts and arrows patterns (the same black arrows in an Ideal-Scope). H&A show perfect symmetry. That's good, but not a guarantee of the best brilliance. This example shows an Ideal-Scope leakage zone. Light return in the pale area is reduced and will be dull when the diamond is dirty. It fails Holloway Diamonds' standards.



H&A's viewer



Hearts



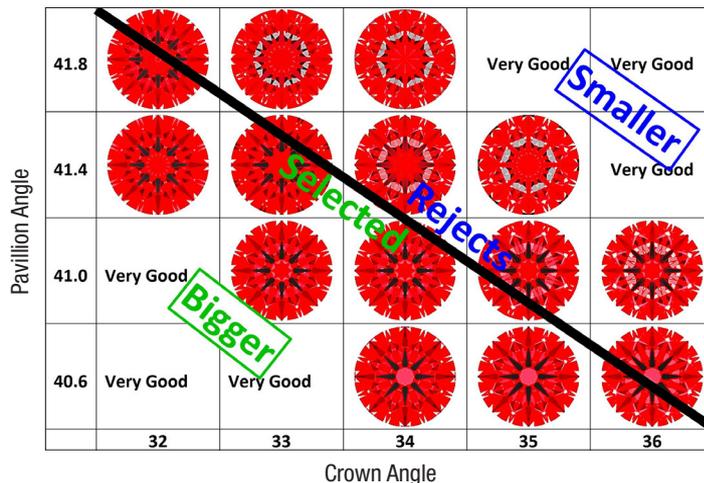
Arrows



Ideal-scope



Actual photo



The Ideal-Scope images are placed on the proportions that GIA grades as Excellent Cut. Below the black line are the proportions Holloway Diamonds sell. We reject above that line. It appears to be 50:50, but 90% of diamonds are cut deeper to proportions above the line. They are cut to weigh more in Carats.

FLUORESCENCE

A third of diamonds glow blue in ultraviolet (UV) light. GIA grades are: faint, medium, strong or very strong. Blue is the complimentary colour of yellow. Near colourless blue fluorescent diamonds look icy or blue-white in bright lighting.

Four Facts:

1. GIA over graded fluoro diamonds - GIA fixed it 20 years ago!
2. Some are milky - I have fixed that!
3. They look whiter than their GIA grade!
4. They cost less, for now!

GIA over-graded blue fluorescent diamonds prior to 2000



Before 2000 GIA colour grading lamps emitted a lot of UV. Grading was done too close to the light.



Since 2000 GIA uses low UV emission lamps and diamonds are graded from further away at a pre-set distance.



Blue Fluorescence 'bleaching' makes our fluorescent diamonds icy white.

In good lighting Blue fluorescent diamonds look whiter.
e.g A GIA colour grade H fluorescent diamond:



Milky hazy appearance

I can identify fluorescent diamonds that are milky or hazy. The cause is an interplay between fluorescence and certain types of inclusions. I reject those. Our Medium and Strong fluorescent diamonds look better than non fluorescent diamonds. My associates will soon publish their research findings. Prices of high transparency fluorescent diamonds will rise.

Why are they still discounted?

Fluorescent diamonds are still discounted because they are harder to sell. Buying fluorescent diamonds requires time & expertise. Laziness of top branded international jewellers and misinformed online information perpetuate the discounts.



Two halves of two strong blue fluorescent diamonds: The left half is milky or hazy and the right half is crystal clear. We screen out bad diamonds giving our clients the benefit of whiter and brighter diamonds.

WHAT IS A BOW-TIE?

Most marquise, pear shapes and ovals have an ugly dark zone through the middle of the diamond that looks like a black bow-tie. Garry Holloway uses ASET to reject these diamonds and select the most brilliant. We commit to taking our diamonds back with 100% of original purchase to trade-up to a new bigger diamond.





GIA REPORT
7201449051
Verify this report at gia.edu

GIA DIAMOND GRADING REPORT	
July 23, 2015	
GIA Report Number	7201449051
Shape and Cutting Style	Oval Brilliant
Measurements	7.99 x 5.89 x 3.48 mm

GRADING RESULTS	
Carat Weight	1.04 carat
Color Grade	D
Clarity Grade	VS2

No Cut grade for fancy shapes

ADDITIONAL GRADING INFORMATION	
Polish	Excellent
Symmetry	Excellent
Fluorescence	Medium Blue
Inscription(s):	GIA 7201449051

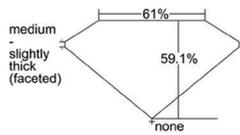


Table and depth only

Profile Not Actual Proportions

Insufficient information to make an assessment

Only round cuts have detailed proportions and a cut grade



GIA REPORT
2207474081
Verify this report at gia.edu

GIA DIAMOND GRADING REPORT	
July 22, 2015	
GIA Report Number	2207474081
Shape and Cutting Style	Round Brilliant
Measurements	6.48 - 6.52 x 3.96 mm

GRADING RESULTS	
Carat Weight	1.03 carat
Color Grade	D
Clarity Grade	VS2
Cut Grade	Excellent

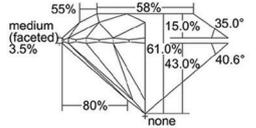
Poor, Fair, Good, Very Good, Excellent

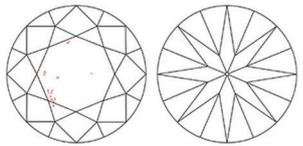
ADDITIONAL GRADING INFORMATION	
Polish	Excellent
Symmetry	Excellent
Fluorescence	None
Inscription(s):	GIA 2207474081
Comments:	Pinpoints are not shown.

GIA do not know how to grade the cut quality of fancy shapes diamonds



GIA REPORT
2207474081
Verify this report at gia.edu

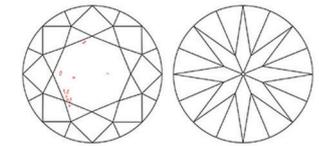
PROPORTIONS	
Detailed proportions	
	
Profile to actual proportions	

CLARITY CHARACTERISTICS	
	

Detailed proportions

Profile to Actual Proportions

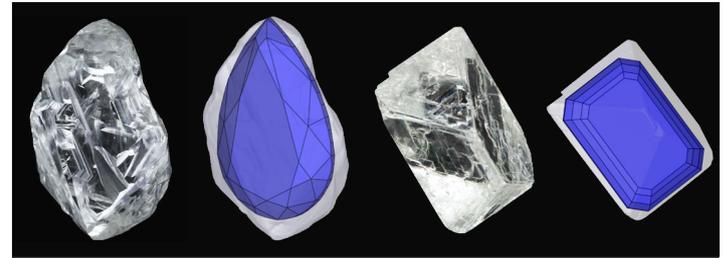
CLARITY CHARACTERISTICS



FANCY SHAPED DIAMONDS

The appeal of Fancy shape diamonds is largely the shape itself. Ideal-cut round brilliant diamonds sparkle with more brilliance. Fancy shapes cost 20-30% less for the same carat weight.

Fancies cost less because diamond cutters waste less rough diamond. They can choose the shape that best 'fits' into a rough diamond. For the same cost you can have just as much sparkle in a larger diamond. Or you can avoid bankruptcy if peer or family pressure insists you buy a magic carat weight like 1.00 or 2.00ct.

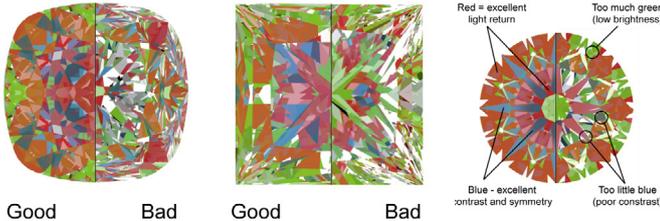


Fancy shaped diamonds cost less. Cutters chose a cut shape that 'fits' wasting less of the rough diamond.

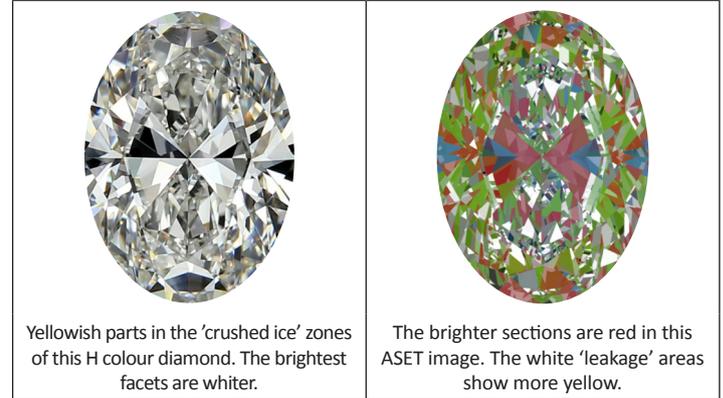
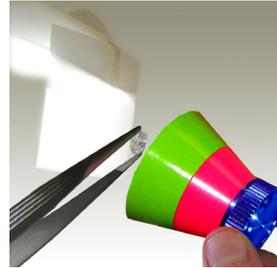
Sadly, GIA don't know how to grade fancy shaped diamonds. Light performance is usually very low. Size for a given carat weight gets cheated a lot.

Garry Holloway uses his ASET scope invention (he manufactures and sells it worldwide) to select the very best fancies. He rejects 95% of diamonds with it. Many of the world's best diamond cutters show Ideal-Scope and ASET images on their business to business websites.

Fancy shapes in larger sizes show more colour, so consider a better colour. The 'crushed ice' looking parts of some fancies are the worst offenders.



Garry Holloway makes and sells ASET scopes worldwide. Learn more on Ideal-Scope.com



Yellowish parts in the 'crushed ice' zones of this H colour diamond. The brightest facets are whiter.

The brighter sections are red in this ASET image. The white 'leakage' areas show more yellow.

Edges or girdles of fancy shaped diamonds are often Very Thick. You pay for excessive weight. Very or Extremely Thin girdles increase the risk of chipping or breaking. Tips on princess, marquise and pear cuts are at most risk (yes, diamonds do break).

Inclusions are easier to see in emerald cut diamonds because they have a less 'cluttered' look. Inclusions are harder to see in 'crushed ice' zones of oval, pear and marquise diamonds.

OUR WORKSHOP: THE ENGINE ROOM OF HOLLOWAY DIAMONDS

Holloway Diamonds began as Precious Metals in 1976. Garry's founding vision was to combine a full complement of skills and expertise to provide our clients with an exceptional jewellery experience. Our design consultants, gemmologists, master jewellers, and valuers all work together to provide this specialised service. Today more than half of the jewellery we make is custom designed and crafted to our clients wishes; an amazing testament to his original concept.

Over the decades we have maintained a commitment to provide exceptional service through education and adaptation, utilising the combined knowledge

and skills of old and new. Today we combine age old bench techniques with CAD (computer aided design). Our in house workshop allows us to repair, remodel or create a piece that is tailored to your individual needs on the premises. Additionally we can remelt all the old gold sitting in drawers and craft a beautiful wearable piece.

Throughout these years we have built and maintain lasting relationships with those who have enjoyed our services, assisting them to create pieces and collections that celebrate the milestones in their lives. Making jewellery as lasting symbols of celebration and love, possible heirlooms to pass on.



Expert sales consultants interpret your design ideas and then work closely with our jewellers to manage your project.



We source from a large inventory of exceptional diamonds or meet your requirements from local or overseas suppliers.



We will make your piece entirely by hand or with the latest computer aided design (CAD also enables a rendered image).



Award winning jewellers assist in the design process and work with your consultant to ensure accurate interpretation.



Your finished piece will exceed your expectations. If not we guarantee to remake it until you are satisfied.

HOLLOWAY DIAMONDS

Precious Metals

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**Our showrooms in Canterbury and Brighton are open from
9.30am to 5pm Monday to Friday and from 9.30am to 4pm on Saturdays.**

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