

Where precision  
meets brilliance.

Diamonds  
and Jewellery  
Buying Guide



# Headquarters HRD Antwerp



## **HRD Antwerp - India**

Mumbai, Surat, New Delhi,  
Jaipur, Kolkata, New Delhi,  
Hyderabad, Bharat Diamond  
Bourse and Mega CFC

## **HRD Antwerp - Dubai**

Almas Tower and Gold Tower

## **Education & Research Centre**

- Producer of HRD microscopes & research equipment
- Alumni community
- 25 Different courses/year worldwide

## **Certification Lab**

- #1 in EU & Middle East
- 1 out of 3 recognized international labs
- 3 HRD labs, 3 Partnerlabs, 15 Jewellery grading

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# Buying Jewellery

## Knowledge & trust go hand in hand

Buying jewellery can be confusing. Prices vary widely, quality is complex, and even lab-grown diamonds look identical to natural diamonds to the naked eye. This guide gives you straightforward, essential knowledge to help you understand what you're being shown, ask the right questions, and make confident, informed choices when purchasing diamonds or jewellery.

# 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.



### Maximum Certainty

Only a laboratory can give you 99.9% certainty about whether your diamond is natural or laboratory-grown. This requires advanced, high-tech equipment and specialised expertise. That is why jewellers rely on expert laboratories like HRD Antwerp.



### Value Estimation

Are you paying a fair price? Don't feel rushed when shopping. Ask for the certificate, it is your only independent source of information to understand what you're buying and whether the price is justified.



## Must Have For Your Insurance

Jewellery can be lost, stolen, or damaged. Important pieces should be insured, and the certificate is an essential document for securing the best insurance coverage.



## 30% More Resale Value

You may keep your jewellery forever, or you may sell it one day to purchase something new. With a certificate, your jewellery can gain up to 30% extra resale value because you can prove its authenticity.



## International Standard

Always ask for an internationally recognised certificate, such as one from HRD Antwerp. Local laboratories often apply their own grading standards, which are not accepted worldwide. To preserve the full value of your jewellery, an international certificate is essential.





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

Ask for your HRD certificate

✦ HRD Antwerp

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# How do we grade Your diamonds?



## Belgian heritage & expertise

In our laboratory, every diamond is graded following a strict and fully anonymous protocol. Each stone is evaluated independently - often two, three, or even four times - by trained graders. All verified results are combined and documented in the final certificate you receive.

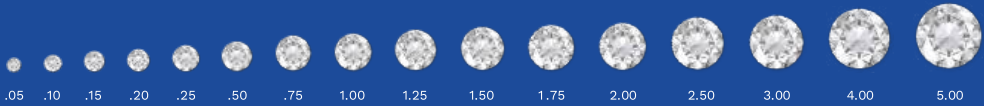
**Lab-grown, natural or something else.** Although their value differs greatly, lab-grown and natural diamonds have the same chemical structure and look identical to the naked eye. Retailers typically do not have the advanced equipment needed to determine a diamond's origin with complete certainty. This is why they rely on professional laboratories. With high-tech detection equipment, we can accurately determine whether a diamond is natural, lab-grown, or an imitation such as zirconia or crystal.

**Diamond & gemstone treatments.** A diamond or gemstone's sparkle is not always entirely natural. Some stones are treated to improve colour or clarity. Our experts check carefully whether any treatments have been applied, because they can significantly influence the true value of your jewellery. Treatments are not detected in jewels.

**Cut, colour, clarity & carat.** Worldwide, the most recognised system for grading diamonds is based on the 4Cs: Cut, Colour, Clarity, and Carat weight. These internationally accepted factors form the unique fingerprint of your diamond.

# The 4Cs

## 1. CARAT



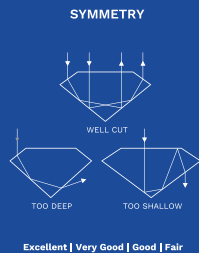
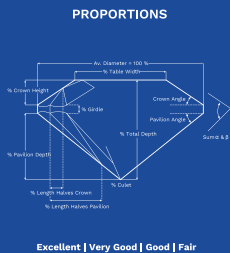
## 2. COLOUR



## 3. CLARITY



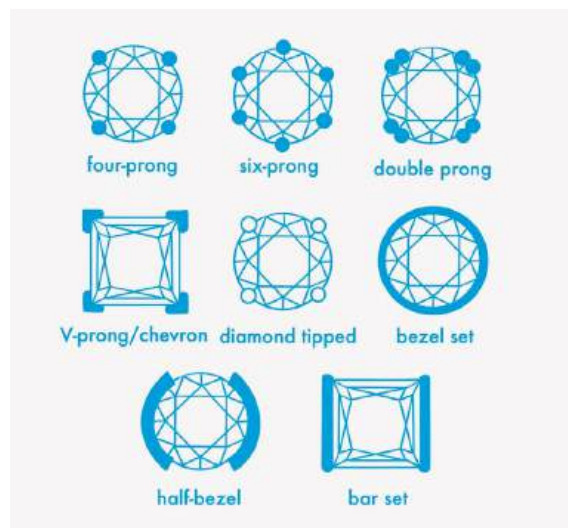
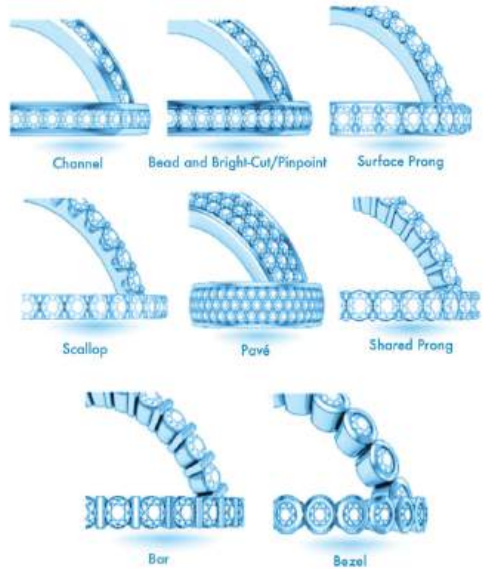
## 4. CUT



# What are the Different Types of Settings?

## Setting types

Different settings create different emotions. Both comfort and style play an important role in choosing the right setting.



# What are the Classic Types of Cuts?

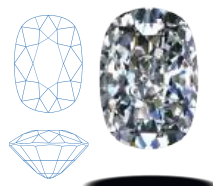
Round brilliant diamonds cost 20-35% more than fancy shapes but remain the #1 most popular choice (42% market share) due to unmatched brilliance and timeless appeal.



Round



Oval



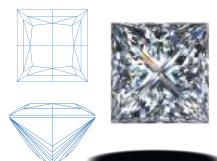
Cushion



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 are major differences between the various types of gold. The way gold is used in your jewellery can significantly affect the price, durability and long-term appearance of the piece. That's why it's important to understand these differences before choosing your jewellery, starting with the number of karats.

Always look for the "K" mark on your jewellery to be sure of its gold content. Jewellery made of 24K gold is rare because pure gold is too soft and fragile. By mixing gold with other metals, it becomes stronger and more suitable for everyday wear. Gold below 10K is legally allowed, but in many regions it is not considered real 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 jewellery
14K	14K, 14kt, 585	58.5%	41.5%	Ideal for jewellery
10k	10K, 10kt, 417	41.7%	58.3%	Affordable for jewellery

## Gold Plating – The Differences Explained

Try to locate the quality stamp on your jewellery. It helps you determine which type of gold plating has been used.

**Gold layered:** A very thin decorative layer of gold. Mostly for appearance, not long-term durability. We test the gold value underneath this thin layer, to detect the actual karat.

**Gold plated:** A thin layer of gold applied over another metal. It can wear off over time. Must contain at least 10K gold.

**Gold overlay / rolled gold plated:** A thicker and more durable layer than regular plating. Contains minimum 10K gold and must carry a quality stamp.

### Gold filled

A combination of gold and base metals with a minimum of 10K gold. Requires a quality stamp and at least 5% of the item's total weight must be gold.

### Vermeil

A thick layer of gold applied over sterling silver. A good option for people with skin sensitivities.

### Most common gold colours



#### YELLOW GOLD

Yellow gold is the colour closest to pure gold and contains the highest amount of natural gold tone.



#### SILVER GOLD

Gold mixed with at least one white metal, such as nickel, silver, platinum, or palladium.



#### ROSE GOLD

Rose gold is often more affordable because its colour comes from copper, which is a less expensive metal. The added copper also makes it more durable.



#### GREEN GOLD

Green gold is created by mixing gold with silver and sometimes a small amount of copper.



# What are lab-grown Diamonds?

Lab-grown diamonds are created in factories using advanced technology, while natural diamonds are formed deep within the earth over millions of years. Chemically and visually, they are identical, but specialised laboratory equipment can detect the difference. They are two different products with different retail values, and lab-grown diamonds are generally offered at much lower prices.

## Same chemical composition, different value

Today, lab-grown diamonds generally do not hold their value over time. Natural diamonds can often be resold based on the market price for natural stones, while there is currently no structured second-hand market for lab-grown diamonds. This means that although lab-grown diamonds allow you to buy a larger stone for the same budget, you should not expect to resell it for a value comparable to a natural diamond of the same size. Choose wisely based on your priorities and your long-term plans for your jewellery.

## Are they more sustainable?

Most lab-grown diamonds are produced in large-scale facilities, often requiring significant energy consumption. Working conditions and environmental standards vary widely, and there is currently no universal guarantee of how responsibly they are produced. Natural diamonds, on the other hand, are mined using limited chemicals and relatively low water usage. Many mining regions operate with long-term land restoration programs and community support initiatives, focusing on employment, education, and local development.

At this moment, there is no objective evidence proving that lab-grown diamonds are consistently more sustainable than natural diamonds. Both products continue to evolve, and transparency from trusted laboratories remains essential. Most lab-grown diamonds are produced in large-scale facilities, often requiring significant energy consumption. Working conditions and environmental standards vary widely, and there is currently no universal guarantee of how responsibly they are produced.

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**NATURAL**



**LAB GROWN**

Can you see the  
*difference?*

**Ask for your HRD certificate**



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

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# Taking care of jewellery

## Take care & retain value

Jewellery moves with you through every moment of your life. It is constantly exposed — indoors and outdoors — to sunlight, moisture, dust, your skin, cosmetics, and even contact with other people. Without proper care, its sparkle gradually fades.

A few simple maintenance habits can help you preserve the beauty and value of your jewellery for many years.



## Do a professional cleaning every 6 months

Your jeweller is always happy to clean your jewellery. While many home-cleaning methods exist, it's important not to use techniques that could accidentally damage your jewellery or reduce the value of your diamond.

Trust the expertise of a professional jeweller, who will clean your piece with the proper knowledge and care.

### Do's

- Clean gold gently
- Gold is a soft metal and scratches easily. Clean it carefully to avoid damage.
- Use warm water for diamonds
- Diamonds are extremely hard but can still fracture. Use warm water with a mild degreasing solution, a soft toothbrush, and a lint-free cloth.
- Clean organic gems with care
- Pearls, coral and other organic gems should never be soaked. Use a soft cloth with warm water and gently wipe them.
- Keep jewellery pieces separated
- Store items in individual pouches or compartments. Different materials stored together can scratch each other.
- Clean malachite with cool water
- Malachite is sensitive — use cool water only.

### Don't's

- Do not use very hot or icy water on gold
- Extreme temperatures can cause damage or weaken the metal.
- Do not soak organic gemstones
- Pearls, coral and similar gems can lose their lustre or be permanently damaged.
- Do not use steam or ultrasonic cleaners on gemstones
- Many gemstones are treated with oils to enhance their colour. Steam or ultrasonics can remove these treatments and reduce brilliance.
- Do not assume diamonds are indestructible
- They may be hard, but they can still chip or fracture if handled harshly.

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# Selling jewellery

## Go for that extra 30% re-sale value

Selling jewellery is all about being informed, well-prepared, and choosing the right moment.

With the right timing and the right documentation, the resale value of your jewellery can increase significantly. A certified piece can make all the difference when you decide to sell.

# What to do to maximize sales value?

## Tips & tricks

### **Make sure your certificate is maximum 10 years old**

Jewellery can be damaged over time, and stones may be replaced or loosened. A recent certificate gives potential buyers more confidence in the condition and authenticity of your jewellery.

It can increase the resale value and also reduce the time it takes to find a buyer.

### **Clean your jewellery**

Jewellery is constantly exposed to air pollution, your skin, cosmetics, and other natural elements. To maintain its sparkle, your jewellery should be professionally cleaned every six months. Proper maintenance is essential.





How **REAL**  
was your love?

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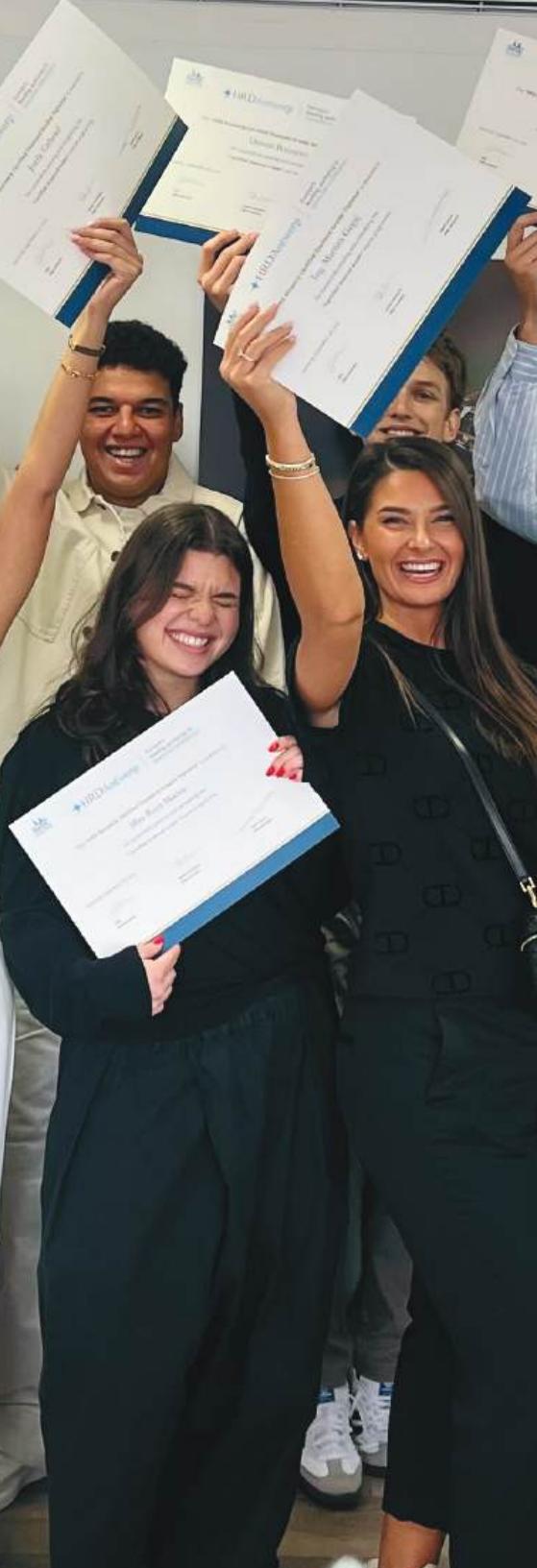
04

# Educate yourself

## Knowledge gives you buying power

The more you know, the more value you gain when purchasing diamonds and jewellery.

Follow one of our courses, or organise a workshop to help your friends and loved ones learn how to buy jewellery with confidence.



## Follow our courses

We are one of the oldest and most recognised education centres in the world for diamonds and gemmology.

Visit our website to explore our full offering, from introductory workshops to complete academic programs:

[www.edu.hrdantwerp.com](http://www.edu.hrdantwerp.com)

## Book a diamond & gemstone workshop

Looking for an exciting, hands-on workshop for you and your friends?

Book on [www.edu.hrdantwerp.com](http://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 explain the importance of knowing how to buy jewellery and how to buy it safely.

## Join our community

Register on our website for the HRD newsletter. We keep you updated with the latest news.



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Belgium

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