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DIAMOND BUYER'S GUIDE



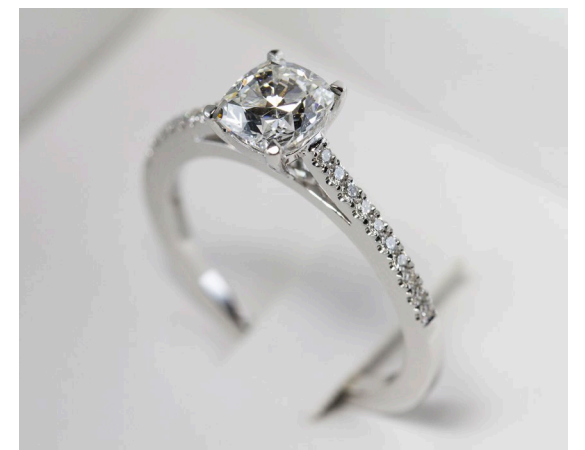
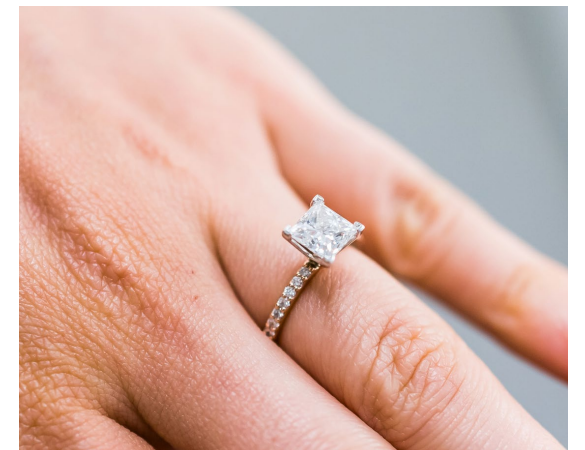


Every diamond is unique and a symbol of elegance, timeless glamour and eternal devotion.

Purchasing a diamond is often linked to a special moment in life, such as an engagement, an anniversary or a birthday.

Whether you are buying a diamond for someone important in your life who will treasure it forever or as a gift to yourself, getting it right is important.

This guide will give you the confidence to buy the perfect diamond and create unforgettable memories that will last a lifetime.







## HISTORY OF THE DIAMOND

Diamonds have been the perfect companion for those special moments in life for many years. Their name comes from the Greek word 'adamas', which means 'unconquerable', perfect for a stone that is strong, durable and reliable.

The earliest diamonds were found in India in the 4th century BC. However, some of the youngest stones formed 900 million years ago, so diamonds have been around for a very long time. In the first century AD, Roman naturalist Pliny said that the diamond 'is the most valuable, not only of precious stones, but of all things in this world.'

Due to their popularity and demand, diamonds were transported along the Silk Road to other countries. They were found to be strong and shiny, as well as capable of reflecting light and engraving metal. This means they weren't just used as ornaments in the past, but also as tools.

Diamonds were often used as talismans as well, thought to protect the wearer from evil. During the Middle Ages, people believed these gems to have healing properties, and so they used them as medical aids.

In the early 18th century, India's diamond supplies started to decline; in 1725, diamond deposits were found in Brazil, which emerged as an important source of this precious stone and dominated the market for over 150 years. Still, those diamonds were too small to meet global demand.

In 1866, Erasmus Jacobs was in South Africa exploring the banks of the Orange River when he found what he thought to be a pebble. Yet, the stone turned out to be a 21.25-carat diamond.

In 1871, an 83.50-carat diamond was discovered on Colesberg Kopje in South Africa, which led to the opening of the famous Kimberly Mine. With the increase of the world supply of diamonds due to the opening of this mine, diamonds dropped in value by almost 50% in 1919, although they regained their status in 1947 once more.

A major contributor to this was a marketing campaign which popularised the saying 'diamonds are forever', which also led to the widespread use of diamond engagement rings. However, diamonds became synonymous with engagement rings as early as 1477, when Archduke Maximilian of Austria asked for Mary of Burgundy's hand in marriage.

Diamonds are rare and beautiful stones sought after by many around the world due to their longevity and durability – perfect as engagement rings, these stunning gems are a fitting choice for anyone looking for a symbol of eternal love.





## DIAMOND PROPERTIES

Diamonds have many properties that make them the distinct and valued stones you know and love. Some of the most popular features that make them so special are:

### STRENGTH

Nature's hardest material, diamonds are not just beautiful but also tough (a 10 on the Mohs scale of hardness). They're made from pure carbon and their giant molecular structure means they can only be scratched or damaged by another diamond.

### LUSTRE

Diamonds exhibit 'fire' and brilliance, which creates a shiny, freshly polished aesthetic. Lustre is typically described as vitreous, silky, resinous, greasy and adamantine (diamond-like); rough diamonds have 'greasy lustre' while cut diamonds possess an 'adamantine lustre'.

### DISPERSION

This property allows diamonds to reflect light in a special way. The stone will sparkle grey or white (brilliance) inside, while outside it will reflect light into the colours of the rainbow onto a surface. This dispersion is what creates the gorgeous sparkling that characterises diamonds.

### PRESSURE RESISTANCE

Diamonds are capable of withstanding high-pressure environments of more than 600 gigapascals or 6 million atmospheres.





## THE 4 Cs

When buying a diamond, you'll want to take certain factors into consideration, such as the stone's cut, colour, clarity and carat, which define the true quality of the diamond.

These elements are commonly called the 4 Cs and will help you to gain a deeper understanding of the value and price of these precious gems.

### CUT

The cut of a diamond has a direct impact on the way a diamond sparkles. This characteristic doesn't refer to the shape of the stone, but to the proportion and arrangement of each facet; the cut will determine the brilliance and fire of the gem, with a well-cut diamond bringing out the stone's true shine.

This feature has a lot of influence when it comes to the aesthetic of the diamond. Even if a diamond possesses beautiful clarity and a large carat weight, a poor cut will make it appear lifeless.

Cutting a diamond is a precise and highly technical process which requires extraordinary workmanship so the splendour of the stone shines through. For this reason, the cut is considered the most important of the 4 Cs.

### COLOUR

While these precious stones are most famous for being colourless, they also come in several different colours. From yellow and pink to red and green – and anything else in-between – diamonds can also have a faint colour or a bright, vivid tone. The more saturated the hue, the more valuable the diamond is.

According to the Gemmological Institute of America, a colourless diamond is graded from D (truly colourless) to Z (light yellow) – the closer it is to D, the more valuable it is, since colour can inhibit the stone's ability to reflect light. However, a D-colour diamond is truly rare.

### CARAT WEIGHT

Carats describe the stone's weight, not size. This is a common misconception, as many people believe that the carat is a unit of size.

This measurement unit has been used to determine the weight of a diamond since 1913, with one carat being divided into 100 points (each point equals 0.01 carats); a carat is equivalent to 0.2 grams.

Diamonds with a bigger carat weight tend to be more valuable than diamonds that weigh less.

However, a poorly cut diamond will be less valuable, since it will appear smaller and duller when compared with a well-cut stone; this means that two gems with the same carat weight can be of different quality and, therefore, price range.

### CLARITY

Often considered the least important characteristic when choosing a diamond, clarity refers to imperfections in the stone, which are often microscopic and unable to be seen with an untrained eye.

Diamonds are exposed to a lot of pressure and heat under the earth, which leads to inclusions (internal) and blemishes (external), and their size, number and placement will determine the clarity grading of the diamond. The scale has 11 grades and ranges from IF (internally flawless) to I3 (or included grade 3).



## DIAMOND SHAPE

When purchasing a beautiful piece of diamond jewellery, be it an engagement ring or a gorgeous necklace, bracelet or earrings, you will want to consider the shape of the stone as well.

Diamonds can be shaped into different forms, which will impact the apparent size of the stone, as well as its aesthetic.



### ROUND BRILLIANT CUT

This is the most popular diamond shape today; often chosen for engagement rings.

Round, brilliant stones account for over 75% of all diamonds sold, and diamonds with this type of shape are usually cut with 57 facets (33 on the crown and 25 on the pavilion). The round shape allows light to disperse from the bottom and out through the top, which further adds to the sparkle of a diamond.



### PRINCESS CUT



Second in popularity to the round brilliant cut, princess-cut diamonds offer stunning brilliance and a unique shape. The pointed corners and square shape that characterise this cut may allow for colour to be slightly visible in its corners, so this is something to keep in mind when searching for a colourless diamond.

This is a contemporary shape that offers a glamorous look and is ideal for a solitaire diamond engagement ring.

### OVAL CUT

This shape is a twist on the popular round brilliant diamonds. Because of this, oval-cut gems also offer superb fire and brilliance, and their elongated shape can also accentuate long fingers, as well as the size of the stone itself.

With a vintage-inspired aesthetic, oval-cut diamonds are the perfect choice for those who enjoy a classic piece with an elegant shape that complements any wardrobe style.



### EMERALD CUT



Emerald-cut diamonds have long facets and shallow crowns that showcase the clarity and colour of the stone.

This style is ideal for those who seek a timeless and elegant appeal, as well as for anyone looking for a larger stone without going over budget, since this cut highlights size very well. It can be easier to see inclusions or colour in emerald-cut diamonds.

### MARQUISE CUT

If you're searching for something different, a marquise-cut diamond can be an excellent option.

This modified version of the round brilliant cut has an elongated shape which enhances the size of the stone and offers a large surface area.



There are many other diamond shapes to choose from – and which we offer at Banks Lyon – including cushion, pear, asscher, heart and radiant cuts.





## DIAMOND SETTINGS

Once a diamond has been chosen, cut and shaped, it needs a setting. The right setting ensures your diamond will be showcased in all its glory, so understanding the different types of settings is important.

Settings can enhance certain features of the diamond, which further adds to their importance. For instance, a claw setting allows the stone to take a prominent position, which creates a dramatic effect and the appearance of a larger diamond.

Some of the most commonly used diamond settings in the jewellery world are:

### CLAW SETTING

This is the most popular type of setting. It typically has 4 or 6 prongs and requires a minimal amount of metal, meaning there is more area for light to pass through. The claw setting is usually found in engagement rings.



### BEZEL SETTING

A bezel setting enhances the size of the diamond, giving it a larger appearance. It's characterised by a secure metal rim around the diamond, which can partly hide the stone; for this reason, it's best suited for larger diamonds.

### PAVÉ SETTING

Another popular setting. The pavé style is used for small stones, which are placed close together, hiding the metal underneath. This type of setting is perfect to highlight a central stone and enhance the brilliance of the smaller diamonds surrounding it.



### BAR SETTING

In this setting, a bar is used to separate two diamonds in a band. This style is suitable for both classic or modern aesthetics and is also found in engagement and wedding rings.

### GYPSY SETTING

In a gypsy setting, the diamond is inserted into the metal, becoming flush with the surface. There are no prongs, which leads to a smooth look.





## BUYING DIAMONDS FROM BANKS LYON

Banks Lyon believe in offering only the best diamonds possible, so you can be confident that each beautiful stone you choose comes from suppliers who subscribe to the Kimberley Process.

This means that our diamonds are conflict-free and adhere to ethical policies at all times. As a modern, conscientious customer, we understand that ethical responsibility is incredibly important for you – it's also key to us as a diamond retailer so, by purchasing from us, you have the necessary peace of mind to enjoy your diamond.

Not only do we ensure our diamonds are the highest quality when it comes to the 4 Cs, but we also add 'certification' and 'confidence' to the list, making it 6 Cs instead. This means that, while we know that the cut, colour, clarity and carat of each diamond is important – and make sure our stones are as flawless as possible – we also know that each gem should be certified by a reputable laboratory and that you need to be able to trust your jeweller to provide you with a superior stone.

The Banks Lyon team have a combined experience of over 120 years in buying diamonds, so there is not much we don't know about purchasing and valuing diamonds. We don't offer simulants at our stores either, including laboratory-grown synthetic diamonds, which have only residual value. You always get a real diamond when you buy from us.

In addition, we hand pick each diamond we offer at our Lancaster and Kendal stores, so you can expect to find the finest quality stones at highly competitive prices.



## PERSONAL SHOPPER EXPERIENCE

Banks Lyon epitomises exclusivity by offering a personal shopper service where VIP treatment comes as standard.

We aim to create an unforgettable experience tailored to your individual needs and preferences, as well as your taste and budget.

Our expert team will help you to find the perfect diamond piece, whether for yourself or a loved one – after all, just as every diamond is unique, so is every individual customer.





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