

# FTC Consumer Alert

Federal Trade Commission ■ Bureau of Consumer Protection ■ Division of Consumer & Business Education

## Puttin' on the Glitz? What to Know When Shopping for Jewelry

Whether you're looking for sparkle and shine — or something sleek and subdued — shopping for jewelry can leave you dazzled, dazed and doubting whether you're getting the right piece at the right price. The Federal Trade Commission, the nation's consumer protection agency, has some tips to help you do it right.

Take the time to compare prices and quality at several retailers. If you're not sure where to go, ask family members, friends or co-workers for recommendations. When you're unfamiliar with the seller — particularly if you're ordering online — check its reputation with the Better Business Bureau, or on a search engine.

As you shop, ask your salesperson to write down any information you might rely on to make your purchase. And before you plunk down your money, ask for the store's refund and return policy. If you're ordering online, print the web pages with details of the transaction, including the refund and return policies.

Some additional pointers for those in the market for gold, watches, gemstones, pearls or diamonds:

### Gold

When used by itself, the word gold means all gold or 24 karat (24K) gold. Because 24K gold is soft, it's usually mixed with other metals to increase its hardness and durability. But there's a big difference between jewelry labeled say, 14K karat gold, and jewelry labeled gold-plated. A piece of 14K jewelry contains 14 parts of gold, *mixed in throughout with* 10 parts of base metal. A piece of gold-plated jewelry has a layer of at least 10K gold *bonded* to a base metal. Gold plating eventually wears away; how quickly depends on how often the item is worn and how thick the plating is.

### Platinum

Platinum usually is mixed with similar metals or non-precious base metals. The value of a platinum piece of jewelry often depends on the percentage of platinum it contains: the higher the percentage of pure platinum, the higher the value. No platinum jewelry is 100 percent pure platinum. Traditionally, platinum jewelry contained 85 to 95 percent pure platinum alloyed with other precious platinum group metals that include iridium, palladium, ruthenium, rhodium and osmium. In recent years, some platinum pieces have been alloyed with a larger percentage of non-precious base metals like copper and cobalt.

Ask your jeweler about the attributes of any piece of platinum jewelry you're considering buying to give you an idea of the piece's quality and value for the cost. Find out if the item is hypoallergenic, durable, lustrous, dense, scratch and tarnish resistant, if it can be resized or repaired and if it retains the precious metal over time. Marketers should tell you if a platinum/base metal alloy item does not have these attributes.

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Marketers describe or mark platinum in terms of the percentage of pure platinum in the piece. If an item is marked or described as platinum without any qualification, it has at least 95 percent pure platinum.

Pieces that are 85 percent platinum (850 parts per thousand) contain 15 percent other metals, either precious platinum group metals and/or base metals. Look for the amount of pure platinum and the word "platinum" or an abbreviation for the word. For instance, 850Plat. means an item is 85 percent pure platinum.

For items containing between 50 and 85 percent (850 parts per thousand) pure platinum combined with other platinum group metals, marketers should state the amount of pure platinum and the amount of other platinum group metals. For example, 800 Pt. 200 Pd. means an item is 80 percent pure platinum, 20 percent palladium.

Platinum jewelry alloyed with 15 to 50 percent non-precious or base metals also may bear a "platinum" label. These platinum/base metal alloys contain from 50 to 85 percent (850 parts per thousand) pure platinum but the total of pure platinum and other platinum group metals is less than 95 percent of the item. For these pieces, marketers should state the amounts of pure platinum and other metals in the piece using the full name of each metal and the percentage of each metal in the piece: No abbreviations or "parts per thousand" should be used in advertising. For example, 75% Platinum 25% Copper means the piece has 75 percent pure platinum and 25 percent copper.

Any item that's less than 50 percent (500 parts per thousand) pure platinum should not be marked or labeled as "platinum."

## **Watches**

Consider more than the price tag when you shop for a watch. Ask if a warranty or guarantee is included, how long it lasts and what parts and repairs it covers. Ask how and where you can get the watch serviced and repaired under the warranty.

## **Gemstones**

There's a difference between laboratory-created gemstones and natural stones. Stones created in a lab are practically identical to stones mined from the earth visually, physically and chemically, but they cost less. Because lab-created stones look just like natural stones, they must be identified as lab-created. Imitation stones also look like natural stones, but may be glass, plastic or less costly stones. If you want a natural stone, ask if it has been treated. Gemstone treatments like heating, dyeing or bleaching can enhance a stone's appearance or durability. Some treatments are permanent; some create special care requirements. Treatments also may affect the stone's value.

## **Pearls**

Ask whether pearls are natural, cultured or imitation. Both natural and cultured pearls are made by oysters or other mollusks; imitation pearls are man-made. Naturally-occurring pearls are rare and expensive, so most pearls for sale are cultured pearls, made by mollusks with human intervention. An irritant introduced into the shell of the mollusk causes a pearl to grow. A pearl's cost depends on its size, usually stated in millimeters, and its coating or "nacre," which gives natural and cultured pearls their luster. Imitation pearls are man-made with glass, plastic or organic materials.

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## Diamonds

When you buy a diamond, consider four criteria: cut, color, clarity and weight, which usually is stated as carats. Each factor affects the price. Color and clarity typically are "graded" on a scale, most commonly established by the Gemological Institute of America (GIA). On the GIA scales, color is rated from D to Z, with D at the top, and clarity is rated from flawless to I3. Ask how a particular scale and grade represent the color and clarity of the diamond you're considering. A diamond can be described as "flawless" only if it has no visible surface cracks or other imperfections when viewed under 10-power magnification by a skilled diamond grader.

## For More Information

The FTC works to prevent fraudulent, deceptive and unfair business practices in the marketplace and to provide information to help consumers spot, stop and avoid them. To file a complaint or get free information on consumer issues, visit [ftc.gov](http://ftc.gov) or call toll-free, 1-877-FTC-HELP (1-877-382-4357); TTY: 1-866-653-4261. Watch a video, *How to File a Complaint*, at [ftc.gov/video](http://ftc.gov/video) to learn more. The FTC enters consumer complaints into the Consumer Sentinel Network, a secure online database and investigative tool used by hundreds of civil and criminal law enforcement agencies in the U.S. and abroad.

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