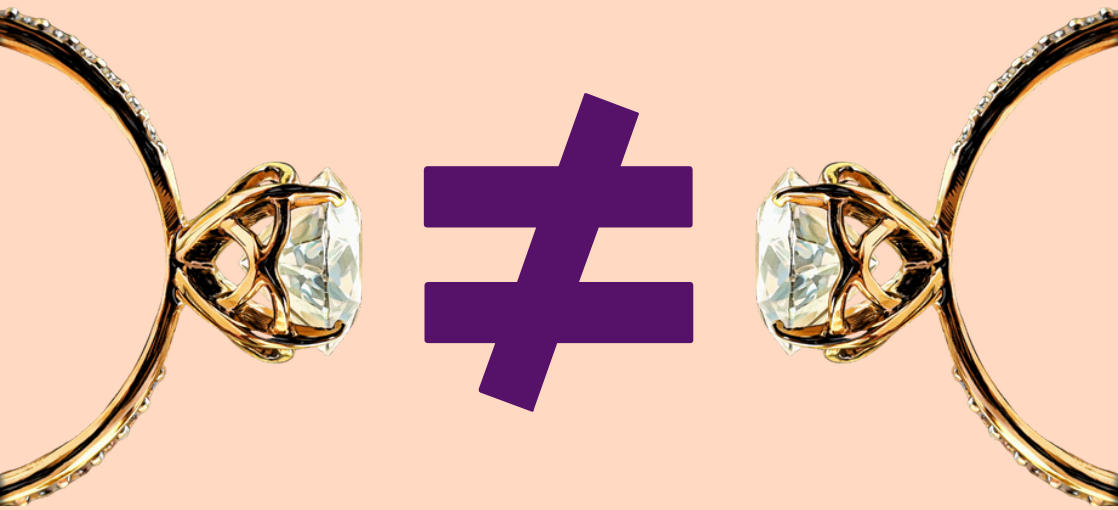


SHINY OR SHADY?



**This is what you need to
know before buying a
diamond jewel.**

INTRODUCTION

Imagine: you want to celebrate love (or friendship), give extra meaning to an important milestone, or simply treat yourself. For all those moments, a diamond jewel is the perfect choice.

Yet many buyers experience the same thing: what begins as an exciting journey quickly becomes confusing. Carat. Clarity. Certificates. And then the unexpected discovery that there are two fundamentally different types of diamonds: natural and synthetic, often presented as if they were equivalent.

In reality, these are two products that may look identical, but differ greatly in origin, rarity, and value. Unfortunately, synthetic diamond jewelry is still too often sold without clear disclosure, or at prices that suggest they are natural diamonds. Buyers who are unaware of the difference are vulnerable and risk being misled, sometimes unintentionally, and sometimes deliberately.

That is why this buying guide exists. It will help you navigate the world of diamond jewelry in a clear and accessible way. We'll show you the right questions to ask, so you can say "yes" to that beautiful jewel with confidence and full knowledge.

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What to look out for when buying a diamond jewel? Use this checklist!

Buying a diamond is something special, and it should remain that way. As with any meaningful purchase, it's best to start by asking the right questions. In this case: to yourself and to your jeweler.

Whether you are shopping online or walking into a jewelry store, you always have the right to receive clear, complete, and accurate information about what you are about to buy. Did you know that in Belgium, jewelers are legally required to clearly indicate whether the jewel you are purchasing contains natural or synthetic diamonds?

Royal Decree of 26 January 2023

Since 1 May 2023, diamond and jewelry retailers in Belgium are required to provide consumers with a document informing them about the characteristics of the diamonds they sell.

Before any purchase is made, jewelers must clearly inform the consumer about the key characteristics of the stone being offered for sale. Specifically, this includes details that affect the value of the diamond, such as:

- whether the diamond is natural or synthetic
- the weight of the diamond
- whether the stone has undergone any treatment

This information must be provided in a clear, readable, and unambiguous manner, without abbreviations, through a paper document or — if the consumer agrees — another durable medium that is handed to the consumer.

The document must also include the details of the jeweler, and it must be dated and signed.

Source: FPS Economy

If something isn't explained clearly, ask questions. If something feels unclear, don't rush into a decision. A good jeweler will take the time to guide you, whether in the store or from a distance.

To help you make a confident choice and avoid unpleasant surprises later, this buying guide offers two checklists: one with questions to ask your jeweler, and one with questions to ask yourself. Because when you truly understand what you are buying, you don't just go home with a beautiful jewel, you also gain peace of mind.

Checklist 1: Questions for your jeweler



Does the jewel contain a natural or a synthetic diamond?

This is the first and most important question to ask, because it is the only way to truly know what you are buying.

A jewel that is sold as a “diamond jewel” (for example, a “diamond ring”) does not automatically indicate whether it contains natural or synthetic diamonds. If you want certainty, always ask this question explicitly.

Synthetic diamonds are often marketed under different names, such as *lab-grown*, *laboratory-grown*, *laboratory-created*, *man-made*, or *above-ground produced*. These terms can be confusing, but they all refer to the same thing: diamonds that are manufactured in a factory rather than formed in nature.



Questions about the diamond certificate that accompanies the jewel

(In the chapter “What is a diamond certificate?” you will learn everything about this official document.)

If a jewel contains one or more diamonds of 0.5 carat or more, your jeweler must be able to provide you with a diamond certificate issued by a recognized diamond laboratory. You should receive this certificate at the time of purchase, or the jeweler must be able to request it for you and provide it at a later stage.

Important to know: a handwritten document listing the characteristics of your diamond is not considered a certificate and has no official value.

Questions you can ask:

- Is the jewel (or the diamonds set in it) certified?
- Can I see the certificate, and will I receive it after the purchase?
- Is the certificate issued by a recognized diamond laboratory?
- Does the certificate contain all the necessary information? Information that must be included on every recognized certificate includes:
 - A unique certificate number (this number is increasingly engraved on the diamond itself, and both numbers should match)
 - The origin of the diamond (natural or synthetic)
 - The 4 Cs of the diamond: Carat (weight in carats), Clarity, Cut, and Color



Questions about the value of the jewel

The price of a diamond jewel is not determined solely by the 4 Cs of the diamond. The material of the jewel itself, such as gold, silver, or platinum, also plays an important role in its overall value.

Budget tip: Is your budget a concern? Don't hesitate to ask your jeweller to show you jewels with a similar diamond but with slightly lower values for one or more of the 4 Cs. This often allows you to stay within your budget without sacrificing much in appearance.

Questions you can ask:

- Which metal was the jewel made from? Gold, silver, platinum, ...?
- If it is silver or platinum, what is its purity? Purity is expressed in parts per thousand and indicates how many thousandths of the total weight consist of pure precious metal.
- If it is gold, what is its purity? Purity is expressed in carats, with 24 carats representing pure gold. Because pure gold is too soft for most jewelry, it is often mixed with other metals to increase its strength and durability. For everyday wear, jewelry made of 14k or 18k gold is perfectly suitable.
- If it is gold, does the jewel bear a hallmark? Good to know: this is typically only applied to custom-made jewelry.

Checklist 2: Questions you can ask yourself



One of the most important questions is one only you can answer: what truly matters to you in a piece of jewelry?

Is it the rarity and value of the diamond? Do you attach importance to its meaning and long-term value? Or does the aesthetic aspect matter most to you? And what role does your budget play in that choice?

Depending on how you answer these questions, you may naturally lean more towards a jewel with a natural diamond or one that contains synthetic diamonds.



Natural vs. synthetic diamonds: what you need to know

At first glance, natural and synthetic diamonds look exactly the same. They have the same chemical composition, sparkle just as brightly, and appear equally beautiful to the naked eye.

The difference lies not in what you see, but, among other things, in **where they come from and what they are worth**. Natural diamonds are formed deep within the earth and are rare. Synthetic diamonds are created in a laboratory and can be produced in large quantities. This difference has a clear impact on their value, both at the time of purchase and in the long term.

It literally pays to understand these differences. When you know what you are buying, you can make a conscious choice that best matches your expectations and your budget.

Natural diamonds

A natural diamond is one of the oldest tangible objects known to humankind. They were formed between 500 million and 3.5 billion years ago, deep within the earth, under exceptionally high temperatures and pressure. This unique creation process ensures that no two natural diamonds are identical.

Characteristics of natural diamonds



Rarity

Natural diamonds are a finite resource. What is mined from the earth today cannot simply be reproduced tomorrow. In particular, large diamonds of exceptional quality are becoming increasingly rare, with fewer discoveries and new mining operations each year.



Value and value retention

It is precisely this scarcity that makes natural diamonds valuable. Over the past decades, their average value has increased by around 3%. Because natural diamonds are not available in unlimited supply, they generally retain their value well over the long term.



Impact on the environment and people's lives

An important and often lesser-known aspect is that in countries where diamonds are mined and processed (such as in Africa and India), millions of people depend on the diamond sector. The industry provides employment and contributes to access to healthcare and quality education.

Diamond mining inevitably has an impact on the surrounding environment. For this reason, when a diamond mine closes, the area must be rehabilitated and restored as much as possible to its original state.



Emotional value

For centuries, people have celebrated their most meaningful life moments with natural diamonds. Weddings, births, and other milestones — diamonds carry memories and often connect generations.

Synthetic diamonds

Synthetic diamonds were originally developed for industrial applications, including use in construction and technology. Today, they are increasingly being used in jewellery as well.

Unlike natural diamonds, they are not formed in the earth, but created in a controlled laboratory environment. There, the natural formation conditions are replicated and diamonds are “grown” in just a few weeks. The result may look the same, but the story behind the stone is fundamentally different.

Characteristics of synthetic diamonds



Unlimited availability

Synthetic diamonds can be produced at any time, which means they are not rare. The way they are created also means that they are not unique, as they can be replicated in large quantities.



Lower price and little value retention

Compared to natural diamonds, synthetic diamonds are often up to 80% cheaper today. This lower price is linked to mass production and the absence of scarcity. Because they remain available in unlimited quantities, synthetic diamonds generally retain little value, and their resale value is very limited.



Impact

Contrary to what is often claimed, synthetic diamonds are not necessarily sustainable. Their production requires very high temperatures and large amounts of water, and typically takes place in large-scale factories that often still rely on fossil energy. Presenting them as the “sustainable” alternative to natural diamonds can therefore be misleading.

The diamond certificate



NATURAL DIAMOND GRADING REPORT

N° 240000157445

September 01, 2025

Shape	brilliant
Carat (weight)	2.04 ct
Fluorescence	nil
Colour Grade	exceptional white + (D)
Clarity Grade	loupe-clean
Cut	
Proportions	very good
Polish	very good
Symmetry	excellent

TECHNICAL INFORMATION

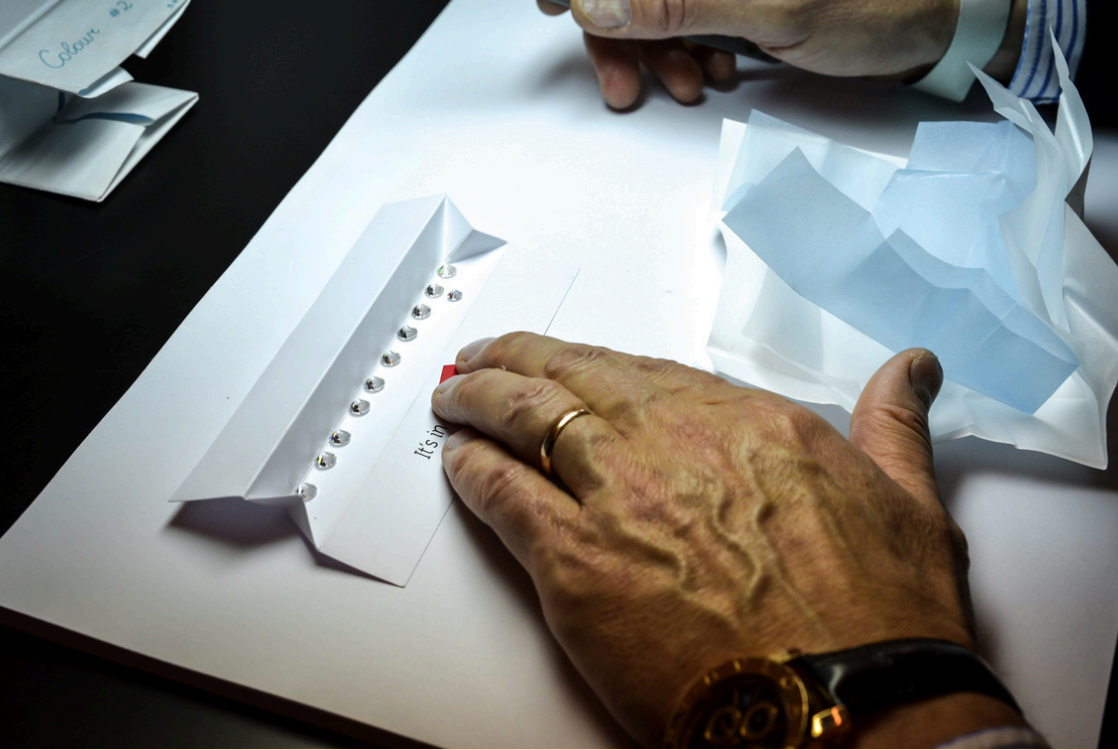
Measurements	8.38 - 8.42 mm x 4.80 mm
Girdle	thin 2.5 % faceted
Culet	pointed
Total Depth	57.1 %
Table Width	63 %
Crown Height (β)	12.0 % (32.8 deg)
Pavilion Depth (α)	42.5 % (40.5 deg)
Length Halves Crown	45 %
Length Halves Pavilion	80 %
Sum (α & β)	73.3 deg



A diamond certificate can be seen as the identity card of the diamond(s) in your jewel. It is an official document that describes the characteristics of a loose diamond and is issued by an independent and recognized diamond laboratory. The certificate confirms what type of diamond is set in your jewel and provides objective information about the stone's quality. A diamond certificate can only be issued by a recognized diamond laboratory. The most well-known and globally trusted laboratories include HRD Antwerp, GIA, and IGI.

Welke informatie vind je erop terug?

- **Type diamond:** natural or synthetic
- **Carat:** the weight of the diamond, expressed in carat (1 carat = 0,2 grams)
- **Cut:** indicates how the diamond has been cut. This determines how light is reflected and ultimately influences the stone's brilliance
- **Color:** indicates how colorless the diamond is. The more colorless (or whiter) a diamond is, the more valuable it generally is
- **Clarity:** indicates the clarity of the diamond, referring to the number of internal imperfections (inclusions) present in the stone
- Unique **certificate number**
- Sometimes: A schematic diagram or **laser inscription**



Do you automatically receive a certificate when purchasing a diamond?

For larger diamonds (usually from about 0.5 carat), a diamond certificate is common, but the jeweler is not legally required to provide one automatically.

If the jeweler cannot provide the certificate immediately, they should be able to request it and deliver it to you at a later stage. It is always advisable to ask about this explicitly before purchasing the jewel.

If you have purchased a diamond jewel without a certificate, you can still have the diamond(s) certified afterwards by a recognized laboratory. Keep in mind, however, that this will involve additional costs.

What if... something went wrong? What if... you want to be certain?

Anyone who wants to buy a diamond jewel with peace of mind is in the right place in Antwerp. For more than five centuries, the city has been an international reference point for diamonds, transparency, and craftsmanship. This is no coincidence, but the result of strict controls and clear regulations.

Choose a recognized jeweler

Together with Antwerp World Diamond Centre, the City of Antwerp developed the Antwerp's Most Brilliant quality label. Only jewelers who meet strict quality and information standards are allowed to carry it. If you want to be sure that you receive complete and accurate information and can purchase a jewel with full confidence, they are the right choice.

Discover Antwerp's Most Brilliant:



Not sure about a jewel you already own? Have it checked.

Have you received, purchased, or inherited a diamond jewel and would like to know whether it contains natural or synthetic diamonds? In that case, you can visit **Checkpoint Diamond** in Antwerp for a free and quick quality check of your diamond or diamond jewel. The jeweler Orsini Diamonds has been appointed by the City of Antwerp as the official inspection point.

Address: De Keyserlei 32, 2018 Antwerp

Have you been misled? Don't let it go.

Have you become a victim of misleading information, fraud, or deception, for example because the type of diamond was not what you expected? You can report this to the Local Police in Antwerp via pz.antwerpen.celgoudi@police.belgium.eu, or file a complaint with the FPS Economy through meldpunt.belgie.be.

Protect what is valuable: insure your diamond.

You can include your valuable (diamond) jewel in your home or tenant's insurance, but such policies often have limited coverage and may not fully compensate for a high-value diamond. For valuable jewelry, a specialized jewelry insurance policy is usually the better option. These policies typically offer higher coverage limits, worldwide protection, and reimbursement of the full appraised value in case of loss, theft, or damage.



www.awdc.be/for-consumers

