

Transfers



Transfers are the way of showing a 5+ major suit or a 6+ minor suit after a 1NT opening (Stayman by comparison, asks for a 4-card major). The advantages of transfers are:

- the NT hand is declarer when responder is weak
- responder can describe their hand more accurately
- the partnership can play a weak major or minor suit contract

Response options to 1NT:

2♣	Stayman - asks for a 4-card major
2♦	Transfer to hearts - shows 5+ hearts - 0+ HCP unlimited
2♥	Transfer to spades - shows 5+ spades - 0+ HCP unlimited
2♠	Relay to 3♣ – transfer to a 6+ card minor - 0-9 HCP
2NT	11-12 HCP, no 4+ card major

NB:

- Transfers do not apply when the opponents double or bid a suit
- Opener must accept the transfer by bidding the implied suit

Examples of transfers

1NT – 2♦
2♥ – ?

1NT – 2♠
3♣ – ?

Responder's subsequent action

After a major Transfer (2♦-2♥ or 2♥-2♠):

Pass	Weak hand
2NT	Invitational (11-12) with exactly 5 of transferred major
3-level bid of the transferred major	Invitational (10-11) with 6+ of that major
2 nd suit	Showing at least 5-4 and game forcing
3NT	Enough for game with exactly 5 of the transferred major
4-level bid of the transferred major	Enough for game with 6+ of that major

After a minor transfer (2♠):

Responder passes opener's 3♣ with a weak 6+ card club suit

Responder converts opener's 3♣ to 3♦ with a weak 6+ card diamond suit

Note; With 9 -12 HCP and a long minor it is usually better to play in No Trumps rather than in 3♣ or 3♦. With 11-12 HCP and a decent long suit, invite with a bid of 2NT.

Example hands and bidding

A) Responder with a minimum hand				
1.	West	East	Bidding	
	♠ AQ8 ♥ 1063 ♦ AQ74 ♣ 863	♠ 643 ♥ A97542 ♦ J82 ♣ 7	West 1NT 2♥	East 2♦ pass
2.	West	East	Bidding	
	♠ AQ8 ♥ 1063 ♦ AQ7 ♣ 8643	♠ 643 ♥ 7 ♦ K96542 ♣ J72	West 1NT 3♣ pass	East 2♠ 3♦

B) Responder with an invitational hand				
3.	West	East	Bidding	
	♠ AK8 ♥ 106 ♦ AQ74 ♣ 8632	♠ 643 ♥ AK754 ♦ 852 ♣ A9	West 1NT 2♥ pass	East 2♦ 2NT
4.	West	East	Bidding	
	♠ AK8 ♥ 106 ♦ AQ74 ♣ 8632	♠ 64 ♥ AK7543 ♦ 852 ♣ K9	West 1NT 2♥ pass	East 2♦ 3♥

C) Responder with Game Forcing hand				
5.	West ♠ AK8 ♥ 106 ♦ AQ74 ♣ 8632	East ♠ 643 ♥ AK754 ♦ K52 ♣ A9	Bidding West 1NT 2♥ pass	East 2♦ 3NT
6.	West ♠ AK82 ♥ 1063 ♦ AQ74 ♣ 86	East ♠ 643 ♥ AK754 ♦ K52 ♣ A9	Bidding West 1NT 2♥ 4♥	East 2♦ 3NT pass
7.	West ♠ AK8 ♥ 106 ♦ AQ74 ♣ 8632	East ♠ 64 ♥ AK7543 ♦ K52 ♣ K9	Bidding West 1NT 2♥ pass	East 2♦ 4♥
8.	West ♠ AK8 ♥ 106 ♦ AQ74 ♣ 8632	East ♠ J9543 ♥ AK75 ♦ K5 ♣ K9	Bidding West 1NT 2♠ 4♠	East 2♥ 3♥ pass
9.	West ♠ AK4 ♥ J4 ♦ 652 ♣ KJ964	East ♠ 6 ♥ AK632 ♦ 97 ♣ AQ1072	Bidding West 1NT 2♥ 5♣	East 2♦ 3♣ pass

Transfers can also be used in response to 2NT openings, 2NT rebids after an opening of 2♣ and in response to 1NT overcalls.

As with all conventional bids, you need to have agreed with partner that you are using transfers - **before you start playing!** Never just assume.