

More on Transfers (Improver level)

If we play transfers (and Stayman) over a 1NT opening it is logical to play them in other sequences where the opener has opened or overcalled with a natural NT bid. The appropriate adjustments are made to the point counts for responding depending on the point range of the No Trump bid.

1. 2NT Opening (20-22 points)

We follow the same principles as after a 1NT opening:

- Transfer then 3NT show exactly five cards in responder's suit.
- Transfer then 4♥ or 4♠ shows 6 cards in responder's suit
- Transfer then a second suit below 3NT shows at least 5-4 shape.

WEST	EAST	EAST
2NT	3♦	♠ Q 8 4
3♥	3NT	♥ K Q 8 7 6
		♦ 4 2
		♣ J 7 6

East transfers to hearts and then bids 3NT showing exactly five hearts. With two hearts, West will pass. With three or more hearts West will convert to 4♥.

After a 2NT opening, transfers allow us to sign off in three of a major with a very weak hand which would not be possible if not playing Transfers.

WEST	EAST	EAST
2NT	3♥	♠ J 9 8 7 6 5
3♠	Pass	♥ 6
		♦ 4 3 2
		♣ 9 7 6

East's hand is unlikely to contribute much if partner plays in 2NT and game in spades has little chance, however, East can sign off in 3♠ using a transfer followed by Pass.

2. The sequence 2♣ – 2♦ – 2NT (23-24 points)

Follow same principles as after a 2NT opening. We need very little to bid to game!

WEST	EAST	EAST
2♣	2♦	♠ J 8 4
2NT	3♦	♥ Q 8 7 6 4
3♥	3NT	♦ 4 2
		♣ J 7 6

East transfers to hearts and then bids 3NT showing exactly five hearts. With two hearts, West will pass. With three or more hearts West will convert to 4♥.

3. 1NT Overcall (Good 15-18 points)

Following a 1NT overcall the Transfer responses will be similar to those after a 1NT opening. Bid to game with 9-10 points, invite with 7-8 points.

Make sure to discuss with partner whether you are playing Transfers ‘on’ or ‘off’ in response to a 1NT overcall.

SOUTH	WEST	NORTH	EAST	EAST
1♦	1NT	Pass	2♦	♠ K 8 4
Pass	2♥	Pass	3NT	♥ Q 8 7 6 4
				♦ 4 2
				♣ A 7 6

West’s 1NT shows 16 HCP (or a good 15) and a diamond stopper. East transfers to hearts and then bids 3NT showing exactly five hearts and game points. With two hearts, West will pass. With three or more hearts West will convert to 4♥.

4. 2NT Overcall after a Weak Two opening (16-18 points).

Follow same principles as after a 2NT opening. Bid to game with 9 points or good 8, otherwise pass.

SOUTH	WEST	NORTH	EAST	EAST
2♥	2NT	Pass	3♥	♠ K 8 7 5 2
Pass	3♠	Pass	3NT	♥ 8
				♦ Q 9 4 2
				♣ A 7 6

West’s 1NT shows 16 HCP and a good heart stopper, preferably two. East transfers to spades and then bids 3NT showing exactly five spades and game points. With two spades, West will pass. With three or more spades West will convert to 4♠.