

TRANSFERS AND OTHER RESPONSES TO A 1NT OPENING

WHAT IS A TRANSFER?

A transfer is an artificial or 'conventional' bid. The most well-known examples is the Jacoby Transfer bids of 2♦ or 2♥ over 1NT to show the next suit up. In response to a 1NT opening bid, responder with a 5 card or longer major suit, bids the suit ranking immediately below the one he holds. Opener is obliged to bid the next suit up which is responder's actual suit.

WHY USE TRANSFERS?

1. By forcing opener to bid again it gives responder the opportunity for a second bid. This gives us many more options for describing our hand after a 1NT opening.
2. It can be beneficial for opener, rather than responder, to play the hand when responder is weak and even when responder has a game going hand.

WHEN TO USE TRANSFERS

We use transfers to show a 5+ card major suit or 6+ card minor suit. First we'll look at transferring to a major suit.

HOW TO TRANSFERS TO A MAJOR SUIT

After a 1NT opening, a bid of 2♦ or 2♥ is a transfer bid.

WEST	EAST	EAST
1NT	2♥	♠ K 9 8 7 2
2♠		♥ 8
		♦ 6 5 3
		♣ J 6 4 2

We bid the suit ranking immediately below the suit we hold. Opener **MUST** bid the next suit up at the lowest level (with one exception see Page 4 'Super Acceptance').

Here we bid 2♥. Opener **MUST** bid the next suit up: 2♠.

HOW DO I KNOW MY PARTNER'S BID IS A TRANSFER?

Before you start to play you will agree with partner whether or not transfers are part of your bidding system. If you decide to play transfers then bids of 2♦, 2♥ and 2♠ in response to 1NT are always transfer bids.

WEST	EAST	EAST
1NT	Pass	♠ J 7 2
		♥ 8
		♦ K J 6 5 3
		♣ J 6 4 2

With this hand, if playing transfers, we can no longer make a sign off bid of 2♦ to show a weak hands. With only five diamonds we just have to pass.

TRANSFERRING TO A MAJOR SUIT WITH WEAK HANDS (0-7 POINTS)

When partner has opened the bidding with 1NT and we have a weak hand, transfers are used so that the opening lead come round to the stronger hand. With 0-7 points:

bid 2♦ to show 0-7 points and 5+ hearts

bid 2♥ to show 0-7 points and 5+ spades

Partner must 'transfer' to the correct suit and we follow with a Pass to end the bidding.

TRANSFERRING TO A MAJOR SUIT WITH INVITATIONAL OR BETTER HANDS (8+ POINTS)

One Suited Hands

Transfers come into their own with invitational or better hands as they allows us to give opener a precise description of our hand.

EAST ♠ Q 8 4 ♥ K Q 8 7 6 ♦ 4 2 ♣ J 7 6	We are East. Using transfers the bidding will go as follows. West East 1NT 2♦ 'Please transfer to hearts' 2♥ 2NT 'I have got exactly 5 hearts and an invitational hand'.
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Now opener knows more about our hand he has 4 choices:

1. Pass with minimum hand and only 2 hearts.
2. Bid 3NT with maximum hand and only 2 hearts.
3. Bid 3♥ with minimum hand and 3 or more hearts.
4. Bid 4♥ with maximum hand and 3 or more hearts.

Using transfers responder is able to able to differentiate between various invitational and game hands. Here are our options:

With exactly five cards in a major:

8-9	transfer then bid 2NT	With 17 points partner bids 3NT or 4♥
10+	transfer than bid 3NT	Partner converts to 4♥ with 3 or more hearts

With six or more cards in a major:

8-9	transfer then bid 3♥/3♠	With 17 points partner raises to game
10+	transfer then bid 4♥/4♠	Partner passes

A Two Suited Hands with 5 Hearts and 4 Spades

The sequence is 1NT-2♦-2♥-2♠ is forcing for one round showing 8+ points and at least 5-4 shape in hearts and spades. It allows opener to choose the best contract.

WEST EAST 1NT 2♦ 2♥ 2♠	EAST ♠ Q 8 4 2 ♥ A Q 8 7 6 ♦ 4 ♣ J 7 6	This sequence shows a responding hand of 5+ hearts and 4+ spades and at least invitational points. It is forcing for one round. Now that opener has a good picture of responder's hand any of the following bids are possible: 2NT, 3♥, 3♠, 3NT, 4♥, 4♠.
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In our example responder has only an invitational hand. If responder's hand was stronger he would continue to game if opener bids 2NT, 3♥ or 3♠.

Two Suited Hands – Transfer Then New Suit at the Three Level

Since opener will be forced to reply at a higher level, a new suit at the three level requires 10+ points and is forcing to game.

WEST	EAST	EAST
1NT	2♥	♠ Q J 5 4 2
2♠	3♥	♥ K J 8 7
		♦ 4
		♣ A 7 6

This sequence shows a responding hand of at least 5-4 shape and at least game points. It is game forcing. Now that opener has a good picture of responder's hand he will choose game in hearts, spades or no trumps.

Notice that if our second suit is *lower* ranking than our first suit we will need to bid our second suit at the three level. What if we only have invitational points?

1. If the first suit is a major and the second suit is a minor just show the major suit and rebid 2NT or 3NT with 5 of the major as shown on Page 2 under 'One Suited Hands'.
2. If the first suit is spades and the second suit is hearts we can use Stayman followed by an invitational bid. See [More Stayman](#).

SOME EXAMPLES OF RESPONDERS 2ND BID AFTER 1NT 2♦ 2♥

Bid	Points	Shape	Further Info
1NT 2♦ 2♥ Pass	0-7	5+card ♥ suit	Weak take out (Sign Off)
1NT 2♦ 2♥ 2NT	8-9	exactly 5 hearts	Invitational. Partner to choose game or part score in NT or ♥.
1NT 2♦ 2♥ 3♥	8-9	6+ card ♥ suit	Inviting partner to game in ♥.
1NT 2♦ 2♥ 3NT	10+	exactly 5 hearts	Asking partner to choose game in NT's or ♥'s.
1NT 2♦ 2♥ 4♥	10+	6+ card ♥ suit	Sign Off.
1NT 2♦ 2♥ 2♠	8+	5+card ♥ suit & 4+ card ♠ suit	Forcing for 1 round. Partner will choose the best contract.
1NT 2♦ 2♥ 3♣	10+	5+card ♥ suit & 4+ card ♣ suit	Forcing to game.

Super Acceptance

Normally opener must complete the transfer at the lowest level. However, when opener has four card support for responder's transfer suit AND maximum points he is permitted to complete the transfer by jumping to the three level.

WEST EAST	WEST	With 17 points and 4 spades, West completes the transfer by jumping to 3♠. This is called 'Super Acceptance'. Responder will have the useful information that partner has maximum points and the partnership has a nine card spade fit.
1NT 2♥ 3♠	♠ Q J 5 4 ♥ K J 8 7 ♦ A 7 ♣ A Q 6	

TRANSFERRING TO A MINOR SUIT WITH WEAK HANDS (0-7 POINTS)

Playing Stayman and transfers it is no longer possible sign off in a minor suit (2♣ being Stayman and 2♦ being a transfer to hearts). However, we can use a 2♠ bid to transfer to 3 of a minor.

A 2♠ response to 1NT shows 6+ cards in clubs **or** diamonds and a very weak hand. Opener *must* bid 3♣ and responder will pass if his suit is clubs or bid 3♦ if his suit is diamonds.

WEST EAST	EAST
1NT 2♠	♠ Q 8 4
3♣ Pass	♥ 8 7 6
	♦ 4
	♣ Q 9 7 6 4 3

WEST EAST	EAST
1NT 2♠	♠ 9 8 4
3♣ 3♦	♥ Q 7 6
	♦ J 9 6 5 4 3
	♣ 6

Note: With only a 5 card minor and a weak hand, we should usually cut our losses and just pass 1NT rather than attempting to play at the three level in a minor.

DO TRANSFERS APPLY AFTER INTERVENTION?

After an Overcall

Transfers do not apply after opponents have overcalled the 1NT opening.

WEST NORTH EAST	EAST	The 2♥ bid by East is a natural weak sign-off bid.
1NT 2♦ 2♥	♠ K 8 2 ♥ Q J 7 6 2 ♦ 4 2 ♣ 9 6 4	

After a Penalty Double

Systems are on. This means 2♣ is Stayman and transfers still apply but there are some differences in the way Transfers are used. See [Bidding After 1NT is Doubled](#)

OTHER AUCTIONS WHERE TRANSFERS CAN BE USED

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 (20-21 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) 2♣ 2♦ 2NT (22-24 points)

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

3) 1NT Overcall (15-18 points)

Following a 1NT overcall the Transfer responses will be nearly the same as after a 1NT opening. Bid to game with 9 points, invite with 8 points (or good 7 or bad 9).

Note that in 'traditional' SAYC Transfers are off when responding to a 1NT overcall. Make sure to discuss with partner whether you are playing Transfers 'on' or 'off' in response to a 1NT overcall!

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.

Transfers Are NOT Used When Opener Starts With One Of A Suit

WEST	EAST
1♣	1♥
1NT	

Transfers are NOT played after a No Trump rebid that follows an opening bid of 1 of a suit.

East's next suit bid (if any) is a natural bid not a Transfer.