

# Transfer Bids



I do not recommend many conventions, but there are two which you should consider adopting if the weak no-trump is part of your bidding system. The 12-14 1NT opening bid does come up an awful lot and therefore you will find yourself responding to it quite frequently. This makes it very important that you have an efficient method of responses that allow you to get to the best contract most of the time.

My opinion is that Stayman and Transfers are the best set of conventions to play in response to 1NT; they are not too difficult and yet they are extremely flexible.

Here we are going to look at how the system of transfers works.

## What Are Transfers?

A 'transfer' is a bid in a suit ranking below the suit you actually hold; it tells your partner that you hold the suit ranked above the one you have bid. It sounds a very strange idea (after all why don't we just bid the suit we hold?) but you will see how the method works as you read on.

The transfers that we will be using in response to 1NT will be in the red suits – 2♦ to show hearts, and 2♥ to show spades.

## Why Use Transfers?

There are two basic reasons for using transfer bids:

1. When you are weak, you can arrange for partner to become declarer, thus concealing the stronger hand.
2. Transfers offer more flexibility in the bidding: there are many types of hands that you might like to show after 1NT, and this method enables you to show several different ones.

A full set of responses to 1NT is outlined below:

2♣	= Stayman
2♦	= Transfer to hearts
2♥	= Transfer to spades
2♠	= As the bid is not needed to show spades, it can be assigned other meanings (see next month's issue)
2NT	= 11-12 points
3♣/3♦/ 3♥/3♠	} = Natural and strong

## When Should You Use Transfers?

A very useful little rhyme is:

*Stayman is used for four  
Transfers for five or more*

Whenever you hold five or more cards in a major suit, you can use transfers. How many points you have does not matter, as you will see, you can make a transfer bid on 0 points or on 19 points – hence the flexibility of the method.

Stayman, on the other hand, is used when you hold at least one four-card major in an attempt to find a 4-4 fit.

## How Do Transfers Work?

In response to a 1NT opening bid:

- 2♦ shows five or more hearts
- 2♥ shows five or more spades

When the 1NT bidder hears a transfer bid, he responds by bidding his partner's suit, e.g. 1NT – 2♦ – 2♥. Responder shows five or more hearts; opener bids hearts for his partner, and now responder has a second chance to bid. Herein lies the essence of transfers: by being given a second chance to bid, responder can describe his hand fully.

There are three types of hand responder can hold, in each case including a five-card, or longer, major:

- 1 **Weak:** fewer than 10 points; no chance for game
- 2 **Invitational:** 10 or 11 points; a chance for game
- 3 **Strong:** 12 or more points; sure of a game

## How Do You Show Weak, Intermediate, and Strong Hands?

### WEAK HANDS

With a weak hand you simply transfer and then pass. e.g. 1NT – 2♦ – 2♥ – Pass.

This is just like the old-fashioned 'Weak Take-out', except that playing transfers the stronger hand is kept hidden.

### INTERMEDIATE HANDS

Transfer and then either:

(i) Rebid 2NT with a five-card major or:

(ii) Rebid three of the major with a six-card major

e.g.

either: (i) 1NT – 2♦ – 2♥ – 2NT

or: (ii) 1NT – 2♥ – 2♠ – 3♠

The idea in these sequences is that you are inviting your partner to game in the same way as 1NT – 2NT would invite him to game, but with transfers you can show your long major on the way.

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### STRONG HANDS

Transfer and then either:

(i) Jump to 3NT with a balanced hand including a five-card major,

or:

(ii) Bid a new suit if you hold a five-card major and a second suit,

or:

(iii) Jump to four of your major if it is six-cards long.

e.g.

either (i) 1NT – 2♦ – 2♥ – 3NT

or (ii) 1NT – 2♥ – 2♠ – 3♣

or (iii) 1NT – 2♦ – 2♥ – 4♥

Here the idea is that we show our five-card major and then our strength by jumping to game or changing the suit.

### Transfers in Action

Let us see some examples of all this. Your partner opens 1NT and you hold:

♠	5 4
♥	Q J 10 9 6 5
♦	J 2
♣	7 6 3

Opener	Responder
1NT	2♦
2♥	Pass

Without transfers, you would have made a simple weak take-out, but playing transfers you bid the suit below your major suit, 2♦. Your partner obediently bids 2♥ and now you pass.

♠	A 7 6
♥	Q J 10 9 6
♦	J 2
♣	K 6 3

Opener	Responder
1NT	2♦
2♥	2NT

Once again you start with a transfer bid, 2♦, showing five or more hearts. Partner bids 2♥ and now with 11 points you have a chance for game, but don't forget that you have already shown your five hearts, so there is no need to bid them again. Instead you rebid 2NT to

describe your hand perfectly: "Partner I have five hearts and about 11 points."

♠	Q J 9 8 6 5
♥	A K
♦	4 2
♣	7 6 3

Opener	Responder
1NT	2♥
2♠	3♠

Once again you start with a transfer bid, this time 2♥, showing five or more spades. Partner bids your suit, 2♠ and now with ten points and a six-card suit, there has to be a chance for game, so you would like to invite your partner. Because you have a six-card suit you should bid spades again to show extra length: 3♠. Once again you have given a perfect description of your hand: "Six or more spades and 10 or 11 points."

♠	A K 6
♥	Q J 10 9 6
♦	J 2
♣	K 6 3

Opener	Responder
1NT	2♦
2♥	3NT

You transfer to show your hearts and your partner responds obediently 2♥. This time you have the strength for game, so with a balanced hand you should jump to 3NT – remember, you have already shown your five hearts! This does take some getting used to – it is always tempting to bid your suit again, but once you understand that you have shown five cards already, you will get out of the habit.

♠	Q J 10 8 6
♥	A K
♦	4
♣	A 7 6 3 2

Opener	Responder
1NT	2♥
2♠	3♣

A nice and strong hand, easily described by making a transfer bid first, to show your five spades, and then rebidding in your second suit, clubs – denoting a strong and distributional hand with five spades and four or more clubs.

♠	A K 6
♥	Q J 10 9 6 2
♦	4
♣	A 6 3

Opener	Responder
1NT	2♦
2♥	4♥

Lastly, we have a strong hand with a solid six-card suit. You could respond 4♥ to 1NT and get the auction over with, but with no tenaces in your hand you would much prefer the lead to go up to your partner, so let him play the contract: transfer to show your hearts and then jump to game with 4♥.

Enough about the responder to 1NT, what does the opening bidder do?

### How to Respond to Transfers

There are various complicated systems, but mine is very simple: when partner makes a transfer bid *close your eyes and bid his suit!* It does not matter what you hold in your hand, just bid partner's suit. This is how the system works: by bidding partner's suit, you allow him to describe his hand on the next round. I really do recommend closing your eyes, because this will stop you from going wrong. Yes, you might find it difficult when playing with bidding boxes, but I am sure you will get round it!

That was the easy part. Now let us consider what happens when partner has described his hand. As we saw, he could have three types of hand: (1) Weak, (2) Invitational, (3) Strong.

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- (1) Opposite weak hands you will not get another chance to speak.
- (2) Opposite intermediate hands you must decide:
  - (i) Whether game is on or not, depending on whether you have 12 or 14 points;
  - (ii) Whether to play in the major or in no-trumps. With three or four cards in the major play in the major, otherwise play in no-trumps
- (3) When responder holds a strong hand, the decision to play in game has already been made, so your decision is about the denomination: major or no-trumps?

### Some More Examples

♠ A 7 6 2 ♥ 8 2 ♦ K Q 5 4 ♣ A J 5	N W S E	♠ 5 4 ♥ Q J 10 9 6 5 ♦ J 2 ♣ 7 6 3
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Opener	Responder
1NT	2♦
2♥	Pass

You closed your eyes and bid 2♥, and by the time you open them the auction is over. If you had been looking at your hand, you would not have been so keen to bid 2♥ but, of course, trusting your partner is one of the most difficult aspects of bridge!

♠ A 7 6 2 ♥ 8 2 ♦ K Q 5 4 ♣ A J 5	N W S E	♠ 10 9 3 ♥ K Q J 6 5 ♦ A J 3 ♣ 10 7
--	------------	--

Opener	Responder
1NT	2♦
2♥	2NT
3NT	

You complete the transfer as required and then your partner rebids 2NT. You have two decisions to make:

- (i) Game or not? (*Yes – with 14 points I am maximum.*)
- (ii) Hearts or No-trumps? (*No-trumps.*)

♠ A 7 ♥ 10 8 2 ♦ K Q 5 4 ♣ A J 5 2	N W S E	♠ 10 9 3 ♥ K Q J 6 5 ♦ A J 3 ♣ 10 7
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Opener	Responder
1NT	2♦
2♥	2NT
4♥	

Same start as before, but this time your answer to the two questions is different:

- (i) *With 14 points I have enough for game.*
- (ii) *With three-card heart support I will play in the major.*

Remember to make both decisions; it is all too easy to decide on game and bid 3NT, or just to decide on hearts and bid 3♥ – you must, of course, jump to 4♥.

♠ A 7 ♥ 10 8 2 ♦ Q J 5 4 ♣ A J 5 2	N W S E	♠ 10 9 3 ♥ K Q J 6 5 ♦ A K 3 ♣ 10 7
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Opener	Responder
1NT	2♦
2♥	3NT
4♥	

This time the transfer bidder jumps to 3NT. Be careful not to pass without thinking! Why has partner made a transfer bid? To show his five-card major. Therefore you need to ask yourself whether you want to play in his major (hearts) or in no-trumps. With three-card support and a doubleton in a side suit, there is no doubt that you should play in hearts; bid 4♥.

♠ Q J 6 2 ♥ 8 2 ♦ K Q 5 4 ♣ A 8 5	N W S E	♠ 10 3 ♥ K Q J 7 6 5 ♦ A 8 3 ♣ 10 7
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Opener	Responder
1NT	2♦
2♥	3♥
Pass	

This time responder rebids 3♥. With just 12 points, there is no chance for game. If you look at your hand, it is tempting to rebid 3NT thinking you do not want to play in hearts, but opposite your partner's promised six-card suit you do have a fit and thus you should stick to hearts, below game – that is, you should pass.

### Summing Up

To conclude this month's outline of transfer bidding over 1NT, note that the most important thing to remember whenever you use a convention is to make a plan, otherwise you might find yourself in deep water later on. And don't forget that little rhyme:

*Stayman is used for four  
Transfers for five or more!*

We will come across a few exceptions in next month's article when we take a further look at Transfers and also consider Stayman.

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