

Transfer Bids

What is a transfer bid?

- ▶ 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.
- ▶ 2♦ to show hearts and 2♥ to show spades are called red transfer bids.

Why Use Transfers?

- ▶ When you are weak you can arrange for partner to become declarer, thus concealing the stronger hand.
- ▶ 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 do so.

When should you use transfers?

- ▶ Whenever you hold five or more cards in a major suit, you can use transfers.
- ▶ It doesn't matter how many points you have, you can make a transfer bid on 0 points or on 19 points - hence the flexibility of the method.

How do transfers work?

- ▶ 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 of game.
 2. **Invitational**: 10 or 11 points; a chance of game if opener is maximum.
 3. **Strong**: 12 or more points; sure of a game.

How do you show a weak hand?

- ▶ 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 the stronger hand is kept hidden.

Your partner opens 1NT and you hold:

♠ 5 4

♥ Q J 10 9 6 5

♦ J 2

♣ 7 6 3

Opener

1NT

2♥

Responder

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.

How do you show an intermediate hand?

► Transfer and then:

Rebid 2NT with a five card major e.g.

1NT - 2♦ - 2♥ - 2NT

Or

Rebid three of the major with a six-card major e.g.

1NT - 2♥ - 2♠ - 3♠

Both of these sequences show an INVITATIONAL hand, inviting game if partner is MAXIMUM for his bid.

Your partner opens 1NT and you hold:

♠ A 7 6

♥ Q J 10 9 6

♦ J 2

♣ K 6 3

Opener

1NT

2♥

Responder

2♦

2NT

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, I am INVITING you to bid game in Hearts if you are MAXIMUM and have THREE card support or in No Trumps if only Two hearts.”

Your partner opens 1NT and you hold:

♠ Q J 9 8 6 5

♥ A K

♦ 4 2

♣ 7 6 3

Opener

1NT

2♠

Responder

2♥

3♠

Once again you start with a transfer bid, this time 2♥, showing five or more spades. With 10 points and a six card suit there has to be a chance of game and so when partner accepts your transfer you can now bid an invitational 3♠

“Partner, I have six spades and 10 or 11 points. I am INVITING you to bid the game in SPADES even if you only have two of them.”

How do you show a strong hand?

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

Your partner opens 1NT and you hold:

♠ A K 6

♥ Q J 10 9 6

♦ J 2

♣ K 6 3

Opener

1NT

2♥

Responder

2♦

3NT

Transfer to hearts and then show your strength by jumping to game in NT.

“Partner, I have **five** hearts and enough points for game.”

Your partner opens 1NT and you hold:

♠ Q J 10 8 6

♥ A K

♦ 4

♣ A 7 6 3 2

Opener

1NT

2♠

Responder

2♥

3♣

This bidding shows a strong distributional hand with five spades and at least four clubs, forcing to game.

Your partner opens 1NT and you hold:

♠ A K 6

♥ Q J 10 9 6 2

♦ 4

♣ A 6 3

Opener

1NT

2♥

Responder

2♦

4♥

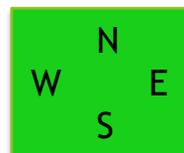
A strong hand with an excellent six card suit, partner will play it and the lead will go into his hand.

How to respond to transfers with less than four card support

- Opposite weak hands you won't get another chance to speak.
- Opposite intermediate hands you must decide:
 - (a) Whether game is on or not, depending if you have 12 or 14 points.
 - (b) Whether to play in the major or in no-trumps.
Choose to play in the major with three card support, otherwise play in no-trumps.
- 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 examples (1)

♠ A 7 6 2
♥ 8 2
♦ K Q 5 4
♣ A J 5



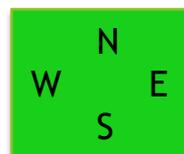
♠ 5 4
♥ Q J 10 9 6 5
♦ J 2
♣ 7 6 3

Opener
1NT
2♥

Responder
2♦
Pass

Some examples (2)

♠ A 7 6 2
♥ 8 2
♦ K Q 5 4
♣ A J 5



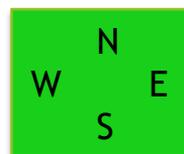
♠ 10 9 3
♥ K Q J 6 5
♦ A J 3
♣ 10 7

Opener
1NT
2♥
3NT

Responder
2♦
2NT

Some examples (3)

♠ A 7
♥ 10 8 2
♦ K Q 5 4
♣ A J 5 2



♠ 10 9 3
♥ K Q J 6 5
♦ A J 3
♣ 10 7

Opener
1NT
2♥
4♥

Responder
2♦
2NT

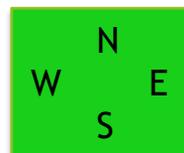
Some examples (4)

♠ A 7

♥ 10 8 2

♦ Q J 5 4

♣ A J 5 2



♠ 10 9 3

♥ K Q J 6 5

♦ A K 3

♣ 10 7

Opener

1NT

2♥

4♥

Responder

2♦

3NT

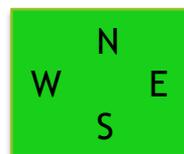
Some examples (5)

♠ Q J 6 2

♥ 8 2

♦ K Q 5 4

♣ A 8 5



♠ 10 3

♥ K Q J 7 6 5

♦ A 8 3

♣ 10 7

Opener

1NT

2♥

Pass

Responder

2♦

3♥

Summary Part 1

- ▶ Responder makes the transfer bid and then shows his strength by passing, inviting game or bidding game.
- ▶ If responder invites game then opener has to choose game or no game, no-trumps or major.
- ▶ If responder bids game in NT then opener can correct to the major game with three card support.

How to respond to transfers with **four card support**

- ▶ **Super accept** by jumping to the three level of the major **with a minimum hand** of 12 (13) points.
- ▶ **With maximum 14 points** you should **break the transfer**.
- ▶ **Break the transfer** by bidding a doubleton if you have one, otherwise bid 2NT.

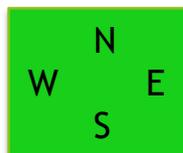
Example 1

♠ 10 7

♥ K 8 7 2

♦ K Q 5 4

♣ A 10 5



♠ 5 4

♥ Q J 10 9 6 5

♦ J 2

♣ 7 6 3

Opener

1NT

3♥

Responder

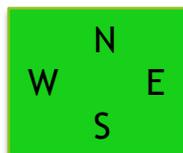
2♦

Pass

Breaking the transfer with a minimum hand and four card support.

Example 2

♠ 6 2
♥ A 8 7 2
♦ K Q 5 4
♣ A J 5



♠ 10 9 3
♥ K Q J 6 5
♦ A J 3
♣ 10 7

Opener
1NT
2♠
3♥

Responder
2♦
3♦ (re-transfer)
4♥

Breaking the transfer with a **maximum** hand and four card support.

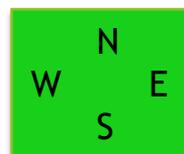
Example 3

♠ A J 5

♥ 10 9 8 2

♦ K Q 5 4

♣ A 8



♠ 10 9 3

♥ K Q J 6 5

♦ A J 3

♣ 10 7

Opener

1NT

3♣

3♥

Responder

2♦

3♦ (re-transfer)

4♥

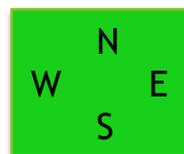
Example 4

♠ A 7

♥ 10 8 3 2

♦ Q J 5 4

♣ A J 5



♠ 10 9 3

♥ K Q J 6 5

♦ A K 3

♣ 10 7

Opener

1NT

3♥

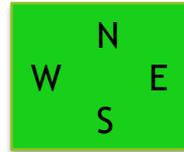
Responder

2♦

4♥

Example 5

♠ A 10 8 2
♥ 8 2
♦ K Q J 4
♣ A 8 5



♠ K Q J 7 6 5
♥ A 5
♦ A 8 3
♣ K 7

Opener
1NT
3♥

Responder
2♥
?

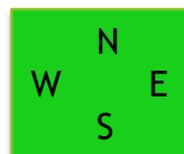
Example 6

♠ A J 5

♥ 10 9 8 2

♦ K Q 5

♣ A 8 3



♠ 10 9 3

♥ K Q J 6 5

♦ 8 7 3

♣ 10 7

Opener

1NT

2NT

3♥

Responder

2♦

3♦ (re-transfer)

Pass

Summary Part 2

- ▶ Responder makes the transfer bid and, if opener **has four card or longer support** he can:
 - ▶ (a) Jump to the three level to show a minimum hand (super accept).
 - ▶ (b) **Break the transfer** to show a maximum hand. He will break the transfer either by bidding a shortage (doubleton) or by bidding 2NT with no shortage.
- ▶ Responder can now **re-transfer** so that the opener **must** bid the suit and therefore be the declarer.

Hand 1 Dealer North

♠ J 7
♥ 10 9 5
♦ A K J 6
♣ A J 10 6

♠ Q 3 2
♥ 7 3 2
♦ Q 5 4 3
♣ 9 5 2



♠ K 9 5
♥ K Q J 6
♦ 9 7
♣ Q 8 7 3

♠ A 10 8 6 4
♥ A 8 4
♦ 10 8 2
♣ K 4

Hand 2 Dealer East

♠ A 8 7 5
♥ K 10 4
♦ J 3 2
♣ 9 5 3

♠ J 4 2
♥ A Q 7 5 2
♦ A 7 6
♣ 10 7



♠ K Q 10 6
♥ J 8
♦ 10 9 5
♣ K Q J 8

♠ 9 3
♥ 9 6 3
♦ K Q 8 4
♣ A 6 4 2

Hand 3 Dealer South

♠ Q J 9 8 7 5
♥ 9 8 3
♦ A 8
♣ J 7

♠ A 4 3
♥ Q 10 7 4
♦ J 3
♣ A 9 3 2



♠ K 10
♥ A K J 2
♦ 10 6 2
♣ K 10 8 6

♠ 6 2
♥ 6 5
♦ K Q 9 7 5 4
♣ Q 5 4

Hand 4 Dealer West

♠ K J 10 4 2

♥ 9 6

♦ J 10 3

♣ Q 4 3

♠ A 9 7

♥ 10 5 4

♦ A Q

♣ K J 8 6 5



♠ 5

♥ A K Q J 7 2

♦ 8 6 5

♣ 9 7 2

♠ Q 8 6 3

♥ 8 3

♦ K 9 7 4 2

♣ A 10

Hand 5 Dealer North

♠ 10 7 5 3

♥ 10 9

♦ A K 9 6

♣ A J 10

♠ A

♥ K 7 3

♦ Q J 5 4 3

♣ Q 5 3 2



♠ J 9 2

♥ Q J 6 5 2

♦ 10 7

♣ K 9 7

♠ K Q 8 6 4

♥ A 8 4

♦ 8 2

♣ 8 6 4

Hand 6 Dealer East

♠ J 8 7 5 3

♥ J 10

♦ J 9 3

♣ 9 5 3

♠ A 4 2

♥ K Q 7 5 2

♦ A 7 6

♣ 10 7



♠ Q 10 9

♥ A 8 4 3

♦ 10 5

♣ K Q J 8

♠ K 6

♥ 9 6

♦ K Q 8 4 2

♣ A 6 4 2

Hand 7 Dealer East

♠ Q J 9 8 7 5
♥ Q J 8
♦ K 8
♣ 10 7

♠ A 3
♥ 10 7 4
♦ A 3 2
♣ A J 9 3 2



♠ 6
♥ 6 5 2
♦ J 9 7 5 4
♣ K 6 5 4

♠ K 10 4 2
♥ A K 9 3
♦ Q 10 6
♣ Q 8

Hand 8 Dealer West

♠ K J 10 4 2

♥ K 6

♦ J 10 3

♣ 5 4 3

♠ 9 7 5

♥ A 9 5 4

♦ A Q 7

♣ K J 8



♠ Q 8 6 3

♥ 8 3

♦ K 9 4 2

♣ A 10 6

♠ A

♥ Q J 10 7 2

♦ 8 6 5

♣ Q 9 7 2