



## Transfers with weak hands

Transfers are a partnership agreement or 'method' frequently added to Acol. You and your partner agree to use transfers before you start playing.

The agreement is used when one partner is replying to the other's opening 1NT bid. Many pairs also use the transfer method over opening 2NT bids and 1NT overcalls.

### Two main benefits:

- 1) Allows more accurate bidding when deciding whether to play in a suit contract or in no-trumps (more next week); and
- 2) The NT opener is declarer which can protect isolated honours.

### Major suits

Opener bids 1NT and responder's hand is weak (10 points or less) and unbalanced hand with a 5 (or more) card major suit.



♠ J 10 9 8  
 ♥ K Q 9 5 4 3  
 ♦ 3  
 ♣ 7 4

Responder bids the suit 'below' the major.

With hearts responder bids 2♦.

Opener announces "Hearts", and bids 2♥.

Responder passes.

	<u>N</u>		<u>E</u>		<u>S</u>		<u>W</u>
	1NT 		P		2♦ 		P
	2♥		P		P		P





## B3 L09 Transfers for Weak Take Out

## NOTES

With 5+ spades, responder bids 2♥,  
opener announces "Spades" and bids 2♠.

♠	J 10 9 8 7 6 5
♥	5 4 3
♦	3
♣	7 4

<u>N</u>	<u>E</u>	<u>S</u>	<u>W</u>
1NT 	P	2♥ 	P
2♠	P	P	P

### Why Bother?

Using transfers for weak hands you are performing a weak take-out, but the 1NT opener will play the hands.

These hands often play better with the 1NT opener playing last to the opening lead trick because isolated honours are protected, especially from the opening lead.

### What do you lose?

The transfers method gives up 2♦ as a weak take out in Diamonds.

Stayman removes 2♣ as a weak take out in Clubs.

With a weak hand with a long minor suit, responder must decide whether the seven-trick target in No Trumps is likely to be better than playing the contract at the three level in a minor.

Responder has a 5-card minor suit

If partner has opened 1NT and responder is weak (10 points or less) but has an unbalanced hand with a 5-card minor suit, 1NT is probably best, and responder passes.

♠ J 10  
♥ K Q 9 5  
♦ 5 3  
♣ 10 9 8 7 4

<u>N</u>	<u>E</u>	<u>S</u>	<u>W</u>
1NT	P	P	P

## A new role for the 2♠ response to 1NT (Extended McKendrick)

The 2♠ response showing spades is redundant in the transfers world. It can now take on two new jobs. Responder uses 2♠ to ask a question. It is used when either the responder has a balanced hand with 11 HCP **OR** the responder has a weak hand with a six-card plus minor.

The question

When responder bids 2♠, it is firstly an enquiry about the strength of the opening 1NT bid. If the opening hand has 12 or 13HCP, the opener should reply 2NT. If the hand has 14HCP the opener should reply 3♣.

All three bids: 2♠ enquiry, 2NT and 3♣ answers, are alerted.






# McKendrick for transfer to a long minor

Responder has a weak hand with a long minor

If partner has opened 1NT and responder is weak (10 points or less) but has an unbalanced hand with a 6-card club suit, use 2♠ as a route to a three-level weak take out in the minor.

♠ J 10  
 ♥ Q J 9  
 ♦ 5 3  
 ♣ 10 9 8 7 4 3

Here the opener shows a 12 or 13HCP hand and passes the weak take out into clubs.

	<u>N</u>	<u>E</u>	<u>S</u>	<u>W</u>
	1NT 	P	2♠ 	P
	2NT 	P	3♣	P
	P	P		

Here the opener shows a 14HCP hand and passes the weak take out into diamonds.

♠ J 10  
 ♥ Q J 9  
 ♦ 10 9 8 7 4 3  
 ♣ 4 3

	<u>N</u>	<u>E</u>	<u>S</u>	<u>W</u>
	1NT 	P	2♠ 	P
	3♣ 	P	3♦	P
	P	P		






# McKendrick for Balanced 11 HCP

Responder has a balanced hand with 11HCP




If partner has opened 1NT and responder has exactly 11HCP, the 2♠ response is used.

♠	J 10 6
♥	K Q 9
♦	K Q
♣	10 9 8 7 4

Opener shows a 12 or 13HCP hand and responder passes.

	<u>N</u>	<u>E</u>	<u>S</u>	<u>W</u>
1NT 		P	2♠ 	P
2NT 		P	P	P

Opener shows a 14HCP hand and responder raises to 3NT.

	<u>N</u>	<u>E</u>	<u>S</u>	<u>W</u>
1NT 		P	2♠ 	P
3♣ 		P	3NT	P
	P	P		





## McKendrick Bonus – showing balanced 12 HCP

Responder has a balanced hand with 12HCP

If partner has opened 1NT and responder has exactly 12HCP, the 2NT response is used showing a balanced hand with exactly 12 HCP and leaving opener to raise or pass according to the strength of the opening hand.

♠ Q 10 9  
♥ K Q 9  
♦ K Q  
♣ 10 9 8 7 4

	<u>N</u>	<u>E</u>	<u>S</u>	<u>W</u>
Opener has a 12HCP hand and passes.	1NT 	P	2NT	P
	P	P		

	<u>N</u>	<u>E</u>	<u>S</u>	<u>W</u>
Opener has 13 or 14HCP and raises to 3NT.	1NT 	P	2NT	P
	3NT	P	P	P