

# Transfers

## Red Suit Transfers \*

A transfer bid is one in which instead of bidding the suit you have, you bid the one below it. We are going to cover their use only in response to an opening bid of 1NT or 2NT. For example, playing transfers with the hand below:

North	South	South	
1NT	2♥	♠ K 9 8 7 3 2	Instead of bidding 2♠, South bids 2♥, which is a transfer to Spades. North dutifully bids 2♠, and here this ends the auction.
2♠	Pass	♥ 5 3 2	
		♦ 10 4	
		♣ J 6	

You use transfers on any hand where you would have bid a major suit. – i.e. where you have 5 or more in that suit. If you have a 4 card major suit, use Stayman, not transfers. We are going to cover (initially) just Red Suit Transfers – that is where 2♦, is a transfer to 2♥, and 2♥ is a transfer to 2♠.

## Transfers – Advantages and Disadvantages

Transfers have two advantages

1. In hands like those above, you will get to the same final contract, but they allow the stronger hand to become declarer.
2. They allow you to make an invitational bid when you have a hand with a 5 or 6 card major.

The disadvantages are:

1. They give up the ability to sign off in 2♦ after an opening bid of 1NT (though there is a way to sign off at the 3 level).
2. There is the risk of you or your partner forgetting them or getting mixed up.

## How do Transfers Work?

Playing Stayman and Transfers, these are the possible responses to 1NT.

2♣	Stayman
2♦	Transfer to ♥
2♥	Transfer to ♠
2♠	See below

## Weak Hands

With a weak hand (0-10 points) and a 5 or 6 card major, bid 2 of the suit below the suit you want, and then pass. For example:

North	South
1NT	2♦
2♥	Pass

South  
 ♠ J 7 2  
 ♥ K 7 6 5 3 2  
 ♦ 10 4  
 ♣ J 6

## Intermediate (11-12) and Strong (13+) hands

With 11+ points and a 5 card major, make a transfer bid, and then bid again as follows

South is showing 13+ points and a 5 card heart suit. North can pass or bid 4♥.

North	South
1NT	2♦
2♥	3NT

South  
 ♠ A J 10  
 ♥ K Q 10 6 5  
 ♦ J 10 4  
 ♣ K 4

South is showing 11-12 points and a 5 card heart suit. With a minimum, North can pass or bid 3♥. With a maximum, North should bid 4♥ or 3NT.

North	South
1NT	2♦
2♥	2NT

South  
 ♠ J 10  
 ♥ K Q 10 6 5  
 ♦ J 10 9 4  
 ♣ A 4

South is showing 11-12 points and a 6+ card suit. North can pass or bid 4♥.

North	South
1NT	2♦
2♥	3♥

South  
 ♠ J 10  
 ♥ K Q 10 6 5 2  
 ♦ J 10 4  
 ♣ A 4

South is showing 13+ points and a 6+ card suit. This is a signoff.

North	South
1NT	2♥
2♠	4♠

South  
 ♠ K Q 9 8 3 2  
 ♥ K J 2  
 ♦ -  
 ♣ A 8 5 4

South is showing 13+ points with 5+ spades and 4+ clubs. This is forcing. South plans to investigate a slam.

North	South
1NT	2♥
2♠	3♣

South  
 ♠ K Q 9 8 2  
 ♥ K Q 2  
 ♦ 7  
 ♣ A K Q 4

**Alert!**

Red suit transfers over an opening bid of 1NT need to be **announced**.  
 When you bid 2♦, your partner says: 'hearts' and when you bid 2♥, your partner says 'spades'.  
 In all other cases, the transfer bid should be alerted, but the completion of the transfer, by the NT opener should not normally be alerted.

## Summary of Transfer Responses to 1NT \*

The following table summarises how you can show strong, intermediate or weak hands in response to an opening bid of 1NT (12-14). Note that a hand with 12 High Card Points and a 6-card major should normally be upgraded to strong. This example is for transfers into spades.

	0-10 Weak		11-12 Intermediate		12-13+ Strong	
6+ spades	1NT	2♥	1NT	2♥	1NT	2♥
	2♠	Pass	2♠	3♠	2♠	4♠
5 spades	1NT	2♥	1NT	2♥	1NT	2♥
	2♠	Pass	2♠	2NT	2♠	3NT

Once responder has made his 2<sup>nd</sup> bid, opener should be in a good position to decide the final contract. For example

North  
 ♠ A K 7 4  
 ♥ K 5 2  
 ♦ Q J 10 4  
 ♣ 10 4

North	South
1NT	2♦
2♥	3♥
4♥	

South shows a 6-card heart suit, so North accepts the game invitation.

North  
 ♠ A J  
 ♥ K 5 2  
 ♦ Q J 10 4  
 ♣ J 10 4 2

North	South
1NT	2♥
2♠	2NT
Pass	

South shows a 5-card spade suit, so North elects to play in 2NT.

## 2♠ Response to 1NT

Playing transfers, there is no longer a reason to bid 2♠ as a natural response to 1NT. I recommend you use this bid to show a weak hand, where you want to play in 3♣ or 3♦.

Over 2♠, partner must bid 3♣, and you will either pass, or correct to 3♦. Strictly speaking 2♠ is a transfer to 3♣ or a 'relay' to 3♦. Because you will be playing at the 3 level, I recommend you only make this bid with a 6 or longer minor.

For example:

North	South
1NT	2♠
3♣	Pass

South  
 ♠ 10 3  
 ♥ 8 5 3  
 ♦ 10 2  
 ♣ A J 8 7 6 5

North	South
1NT	2♠
3♣	3♦
Pass	

South  
 ♠ 10 3  
 ♥ 8 5 3  
 ♦ J 8 7 6 5 4 3  
 ♣ 10

**Alert!**  
 The 2♠ response to 1NT, and the response to that of 3♣ should both be alerted.

### Transfers Over 2NT \*

It is possible (though rare) to make a weak takeout to a major over 2NT

North	South
2NT	3♥
3♠	Pass

South  
 ♠ 10 9 8 7 3 2  
 ♥ 9  
 ♦ J 4 2  
 ♣ 6 3 2.

South can pass over 3♠. Without transfers it would not be possible to stop in 3♠.

Over 2NT, many advanced players assign a special meaning to 3♠. I recommend that you do not use this bid to start with.

### Transfers in competitive auctions

If the 1NT opening bid is doubled, or there is an overcall, *transfers are off*. (This also applies to Stayman, of course).

Some examples of dealing with interference:

South  
 ♠ K J 8 7 3 2  
 ♥ 5 3 2  
 ♦ 10 4  
 ♣ J 6

North	East	South	West
1NT	2♦	2♠	

Because of East's bid, South's bid is now natural – a weak signoff in spades

### Can I Ever Pass a Transfer Bid?

You may sometimes hate to bid partner's suit, but you **must** do so. Close your eyes if it helps!

North  
 ♠ 3 2  
 ♥ K Q J 10  
 ♦ A 10 4  
 ♣ Q J 9 6

North	East	South	West
1NT	Pass	2♥	Pass
2♠			

North must bid 2♠. Do not pass or make any other bid.