

Transfers

One very common set of conventional bids that nearly all bridge players play are *transfer bids over One No Trump*. A transfer bid is where you bid the suit **below** the suit you have five or more cards in. Your partner will usually *complete the transfer* by bidding the suit you have shown and if that ends up as trumps, it will be your partner who is declarer rather than you (since they bid your suit first).

The beauty of transfers is you buy yourself an extra step – we can now show weak, invitational and game-forcing hands and can also show whether we have five or six of the suit we are transferring to. After transferring and seeing our partner complete the transfer:

Passing shows a weak hand (0-8 TPs) with five or six cards in the suit

Two No Trumps shows an invitational hand (9 HCPs) with exactly five cards in the suit

Three of the suit shows an invitational hand (9 TPs) with six cards in the suit

Three No Trumps shows a game going hand (10+HCPs) with exactly five cards in the suit

Four of the suit shows a game going hand (10+TPs) with six or more cards in the suit

The No Trump bidder should decide what to do over Two No Trumps, Three of the Suit or Three No Trumps – bidding game with a maximum and settling for a partscore with a minimum. They will also know whether to play in the suit or in No Trumps as they now know whether responder has five cards or six.

Major Suit Transfers Over One No Trump

The above will be clearer with some examples. Suppose your partner opens One No Trump, your Right Hand Opponent Passes and you hold the following hands. What would you bid? What would you bid *next* after your partner completes the transfer?

♠ KJ3

♠ AT7643

♠ 3

♠ AKQJ

♥ QT653

♥ 7

♥ AKQ93

♥ 92

♦ Q4

♦ QT7

♦ Q763

♦ Q743

♣ J53

♣ 542

♣ 986

♣ JT2

Bid Two Diamonds
Then Two No Trumps

Bid Two Hearts
Then Three Spades

Bid Two Diamonds
Then Three No Trumps

Bid Two Clubs
Stayman (Then game)

No Trump Opener's Action After a Transfer

Suppose you opened One No Trump with the following, your partner bid Two Diamonds (a transfer to hearts). You bid Two Hearts (because you had to!) and your partner bid Two No Trumps. What would you bid next?

♠ T964

♠ AQT4

♠ AT9

♠ KQ3

♥ AK

♥ K32

♥ Q4

♥ 432

♦ KQ7

♦ KJ98

♦ AQJ82

♦ QJT4

♣ QJT2

♣ KJ

♣ K32

♣ AKT

Pass

Bid Four Hearts

Bid Three No Trumps

Bid Three Hearts

We don't transfer if the opponents overcall our One No Trump

If our partner opens One No Trumps and the opponents do anything other than pass, then transfers are off. A bid at the two level now is weak and a bid at the three level is strong. (Just like it was before you learned transfers!)

Transfers over ANY No Trump Opening Bids

We can use transfers in any auction when our partner has opened No Trumps. For example if they open Two No Trumps. Or if they open Two Clubs and over our Two Diamond bid then rebid Two No Trumps. In those situations, Three Clubs is Stayman, Three Diamonds is a transfer to Hearts whilst Three Hearts is a transfer to Spades.