

## **8 TRANSFERS**

Transfers are a scheme of artificial responses to no trump openings (either 1 NT or 2 NT).

Transfers can be 'transfers' to a major (or a minor) – we will concentrate on transfers to majors.

When your partner opens 1 or 2 NT they are promising a minimum of 2 cards in any suit. If you have a 5 card major you know that between you there is definitely at least a 5:2 fit if that suit is trumps. Particularly if you are weak, it is safer to play in 2 of a major with that trump fit, than to play in 1 NT (this is even more so for systems such as ACOL which open with a weak NT).

Transfers are also useful in that they can be used to describe responders shape and strength.

**In general, if responder has a 5 card major over a NT opening they should ALWAYS transfer.**

**Transferring – Opener 1 NT - then you:**

**2D!** (alert) – says 'I have at least 5 Hearts' – opener MUST respond **2 HEARTS!** (alert) – even with only 2 hearts

**2H!** (alert) – says 'I have at least 5 Spades' – you MUST respond **2 SPADES!** (alert)

**"After this first transfer, I will tell opener more about my hand"**

Using 2D! as the example - I will:

**PASS** – says 'I am **weak** (less than 8 hcp with 15-17 NT) – we will play in 2H'.

**2 NT** – 'invitational' - 'I have 8 or 9 points' – opener will pass (if **minimum** in point range and 2 hearts) or bid 3H (minimum in range and 3 hearts)

If opener is **maximum** in their range they will bid 3NT with 2 card support or 4 H with 3+ support.

**3 NT** - we have game -10+ hcp – opener will pass 3 NT with 2 hearts, or bid 4 H with 3 card support.

Transfers can also be used to show a '2 suited hand' – provided you have enough points for game.

e.g.      1NT                      2H!  
            2 S!                      3D        would say 'partner, I have 5 spades and at least 4 diamonds – we have enough for game select the best contract'.

**If you have a 6 card major**, you will want that to be the trump suit (as you have at least 8 cards between you) so you will initially transfer to the major and then Pass if weak, rebid 3 of the major invitational, or 4 of the major with enough for game.

**Transfers can also be made to a minor** – usually if you are very weak and have a 6 card minor – however, playing a strong 1 NT opening, it is often better to pass 1NT in this

instance.

**2S!** is a transfer to a minor – opener will bid 3 Clubs!, which you would Pass (if you have clubs) or ‘correct’ to 3 Diamonds (if you have diamonds) – which opener must pass.

**NOTE: if the opponents overcall the no trump opening, transfers no longer apply – it allows responder to pass if weak, or bid their suits naturally if stronger.**

