

# TRANSFERS OVER ONE-NO-TRUMP

## Introduction

A ‘transfer’ is a bid in a suit, telling partner to bid another suit. It is normal that the transfer-suit is one below the suit required to be bid by partner. We shall consider ‘red suit transfers’ as distinct from full transfers – the major difference being in the meaning of the 2♠ bid.

## Why Play Transfers?

1. Transfers effectively give the responder two bids for the price of one, making it much easier to describe the hand at a manageable level. There is much more clarity in distinguishing between weak, invitational, and forcing hands. For example consider the hand

♠ 643  
♥ KJ1053  
♦ A96  
♣ K4.

Using traditional methods, when partner opens 1NT, this is a difficult hand to bid. 2♥ is too weak; 3♥ (forcing) is too strong; an invitational raise to 2NT conceals the main feature of the hand (five hearts); 2♣ (Stayman) followed by 3♥ is acceptable, but this commits the partnership to the three-level which may be too high if there is no fit. Transfers enable this sort of hand to be accurately described.

Of secondary benefit are:

2. The probable stronger hand is concealed during the play, making defence more awkward.
3. The initial lead comes up to strength, rather than through it.

## Mechanics

(we shall assume an opening 12 – 14 1NT).

2♦ (with five hearts) - partner has to bid 2♥.

2♥ (with five spades) - partner has to bid 2♠.

2♠ - see below. This bid is different in red-suit and full transfers.

2NT – 12 points as normal. However many partnerships attach special meanings to this bid – in particular minor suit orientated hands, but these can be developed later.

Note with the 2♦ and 2♥ bids, opener **must** bid 2♥ or 2♠. Following this, responder has a second chance to describe his hand further (some pairs allow the transfer to be broken – but don’t consider doing this unless very experienced).

## When To Use

A useful little rhyme:

Stayman is used for four,  
Transfers for five or more.

(- but like all conventions, there are exceptions).

Whenever you hold five or more cards in a major suit, you can use a transfer from 0 to 19 points – hence the flexibility. Stayman on the other hand is primarily used to find a 4-4 major fit.

(In the following hand classifications, novice players should increase the required point ranges by one point).

### **Weak Hands (0 - 9 points with a 5+ card major)**

Responder transfers and then passes opener's bid of the transfer-suit. This is equivalent to the traditional weak take-out, except that the 1NT opener becomes declarer.

1NT – 2♦ - 2♥ - pass (up to 9 points with five or more hearts).

1NT – 2♥ - 2♠ - pass (up to 9 points with five or more spades).

(The exception to this is a weak hand with a 5-card major and a 4-card major. In this situation it is best to go through Stayman. Over a 2♦ response simply bid the 5-card major. Over a response in either major, simply pass).

### **Invitational Hands (10 or 11 points with a 5+ card major)**

- Transfer, and then either:
  - a) – re-bid three of the major with a six-card suit – i.e. 1NT – 2♥ - 2♠ - 3♠.
  - b) – re-bid 2NT with a five-card major.
  - c) - over 1NT – 2♦ - 2♥ - bid 2♠ to also show four spades.

The idea of these sequences is that you are inviting partner to bid game with a maximum, in the knowledge that you have a 5-card major. With minimum points, partner can pass 2NT with only two-card support for the major, or he can bid three of the major with three-card support. With maximum points, partner can bid 3NT with only two-card support for partner's 5-card major, or bid four of the major with three-card support. (Playing 12-14 1NT, he has to make a judgement with 13 points).

### **Strong Hands (12 + points with a 5+ card major)**

- transfer and then either:
  - d) – jump to 3NT (i.e. 1NT – 2♥ - 2♠ - 3NT).
  - e) – bid a second suit at the three-level (in particular with the other major). (i.e. 1NT – 2♥ - 2♠ - 3♥ shows five spades and four hearts and 12 + points – partner you choose).
  - f) – jump to 4♥/4♠ with a six-card suit (but no slam prospects). (i.e. 1NT – 2♦ - 2♥ - 4♥).

## Examples

- **Responder's hands** (i.e. containing a 5+ card major).

a)	♠ 63 ♥ KJ10864 ♦ 107 ♣ 842	b)	♠ 643 ♥ KJ1053 ♦ A96 ♣ K4	c)	♠ KQ8542 ♥ AJ2 ♦ 76 ♣ 92	d)	♠ AQ6 ♥ KJ1074 ♦ Q6 ♣ Q83	e)	♠ 7 ♥ KQ9853 ♦ K62 ♣ AQ6
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- a) 1NT – 2♦ – 2♥ – pass.
- b) 1NT – 2♦ – 2♥ – 2NT – ? – you are showing five hearts and 10 or 11 points. Partner can pass. (This is the hand featured in the introduction – easily bid with transfers).
- c) 1NT – 2♥ – 2♠ – 3♠ – ? – you are showing six spades and 10 or 11 points. Partner can pass.
- d) 1NT – 2♦ – 2♥ – 3NT (partner will probably convert to 4♥ with three hearts).
- e) 1NT – 2♦ – 2♥ – 4♥.

- **Opener's hands** (i.e. having opened 1NT, partner makes a transfer bid and a subsequent bid):

f)	♠ A963 ♥ 76 ♦ KQ6 ♣ AJ92	g)	♠ 963 ♥ A4 ♦ KQ75 ♣ AJ85	h)	♠ 963 ♥ A4 ♦ K975 ♣ AJ85	i)	♠ QJ83 ♥ 95 ♦ KQ64 ♣ A76	j)	♠ 95 ♥ AJ63 ♦ KQ64 ♣ A76
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- f) 1NT – 2♦ – 2♥ – 2NT – 3NT. Partner has invited with 2NT. Maximum and only two hearts – bid 3NT.
- g) 1NT – 2♥ – 2♠ – 2NT – 4♠. Partner has invited with 2NT. Maximum with three spades – bid 4♠.
- h) 1NT – 2♥ – 2♠ – 3NT – 4♠. Be careful not to pass 3NT. With a side suit doubleton it is better to play in the safer 4♠.
- i) 1NT – 2♦ – 2♥ – 3♥ – pass. Partner has shown six hearts and has invited game, but with a minimum just pass.
- j) 1NT – 2♥ – 2♠ – 2NT – 3♥ – ? Partner has invited to game with 2NT, but he may have a four-card heart suit as well as five spades. You are happy to bid to game, but show the four-card heart suit on the way (the bid is now forcing).

## Responder's Initial 2♠ Bid (Mc.Kendrick)

Playing transfers allows more flexible use of the initial 2♠ bid by responder. Remember, that to show a 5-card spade suit, he would have made an initial transfer of 2♥.

Numerous meanings can be attached to the 2♠ bid, but the most practical for newcomers to transfers is as follows:

2♠ - either an 11 point hand without a four-card major (i.e. may wish to be in 3NT game, opposite a maximum) **or** a weak hand with a 6-card club suit **or** a weak hand with a 6-card diamond suit.

Note: with a four-card major still use Stayman

Opener's responses:

- with a 12 or 13 point hand opener bids 2NT. Responder with an 11 point hand, simply passes; with a weak minor, he simply converts this to either 3♣ or 3♦ which opener must pass.
- with a 14 point hand, opener bids 3♣. Responder with an 11 point hand, bids 3NT; with a weak minor he passes 3♣ or bids 3♦.

### Examples:

#### - Responder's hands

k) ♠ A86	l) ♠ 64	m) ♠ 832
♥ Q96	♥ A98	♥ K7
♦ K642	♦ 94	♦ A108632
♣ Q72	♣ KJ8532	♣ 94

- k) - bid 2♠. Opener will bid 2NT with a minimum which you would then pass. With a maximum he would bid 3♣, over which you now bid 3NT.
- l) - bid 2♠. If partner bids 2NT with a minimum, bid 3♣, which he will pass. If he bids 3♣ with a maximum, just pass.
- m) - bid 2♠. If partner bids 2NT with a minimum, bid 3♦, which he will pass. If he bids 3♣ with a maximum, bid 3♦ which he will pass.

### Responder's Initial 2NT Bid

2NT – a 12 point hand. Opener passes with 12 points, and bids 3NT with 13 or 14 points.

*(More experienced pairs sometimes use this bid with alternative meanings, e.g. both minors).*

### Responses With 5-5 In The Majors (not standard, but my own preferences):

Methods vary when responder holds 5-5 in the majors (with 5-4 the approach outlined above is fairly standard). Hands still need to be classified as weak, invitational, or game forcing, but with the more distributional 5-5 shape, point-count can be relaxed (3 points less). My own preferences are:

**Weak Hand** (0 - 6 points) - use Stayman, and over the expected 2♦ response just bid the better one. Obviously if partner bids a major just leave it.

**Invitational** (7-9 points) **or Strong Hand** - use Extended Stayman – i.e. 1NT – 2♣ - 2♦ - 3♦. Opener must now respond with his better major at the three-level with a minimum, or at the four-level with a maximum. If he responds at the three level, responder can pass (invitational hand) or raise to game (strong hand).

(Other sequences showing 5-5 majors can be used on slam invitational hands – not discussed here). e.g.- 1NT - 2♥ - 2♠ - 4♥

### **Examples:**

n) ♠ Q8652  
♥ A9632  
♦ 6  
♣ 72

o) ♠ A9873  
♥ K8742  
♦ 6  
♣ 72

p) ♠ AK832  
♥ KJ732  
♦ 6  
♣ 72

n) 1NT – 2♣ - 2♦ (probable) - 2♥.

o) 1NT – 2♣ - 2♦ (probable) – 3♦ - (partner bids 3♥, 3♠, 4♥, 4♠).

p) 1NT – 2♣ - 2♦ (probable) - 3♦ - 3♥/♠ - 4♥/♠.

### **Other Bids** (again not standard, but my own preferences):

1NT - 3♥ or 3♠ are now slam invitational in that major (I also extend this to 3♣ and 3♦ responses). For the more experienced, this is followed by cue-bids.

1NT – 4♥ or 4♠ are pre-emptive raises to game (i.e. 7+card suit, intermediate values).

### **Interference**

Transfers do not normally apply if the opponents bid directly over the 1NT (unless playing Rubensohl).

(However some players do employ a transfer system over a double of 1NT).

### **1NT Overcall**

Transfers are used opposite a 1NT overcall in exactly the same way, but adjusted for points (all bids can be made with 3 points less – assuming the overcall is 15 – 17).

At this stage, also respond exactly the same to ‘meaningless transfers’ e.g. over the opponents 1♥ (five –card major), you bid 1NT and partner bids 2♦ - transfer to hearts?? At this stage comply with the transfer, but with more experience different meanings can be attributed to this type of bid (e.g. a simple weak diamond take-out).

### **Other Considerations**

Transfers are somewhat linked to the use of Stayman. Sequences such as 1NT – 2♣ - 2♦ - 3♠ now need to be re-assessed if playing transfers. Also having transferred, what is the meaning of a jump-bid following the completion of the transfer (e.g. 1NT – 2♥ - 2♠ - 4♣). These are beyond the scope of this presentation.

### **Any Disadvantages?**

After 1NT, pass, 2♦ or 2♥ (transfer bid), the next opponent has more bids available knowing that he will get a second chance to bid (opener has to complete the transfer). However at club level, if a suitable hand occurs, virtually no partnerships are able to exploit this, so it is only a theoretical slight disadvantage.