

## Transfer bidding – PART 1: the Basics

At first glance traditional responses to 1NT seem to cover most eventualities, but consider the dilemma you face with these hands.

- (a) ♠ A J 9 8 5      ♥ 9 5 4      ♦ K J 7      ♣ Q 5  
(b) ♠ K J 7 3 2      ♥ A J 5      ♦ 9      ♣ K Q J 7

With (a) you have no way of showing 5 spades and making a game try. A Stayman response won't uncover a 5-3 spade fit, while a jump to 3♠ is game forcing.

With (b) you can start with 3♠, but what if your partner rebids 3NT? If you pass you might lose the first 5 diamond tricks with 5♣ laydown, while if you bypass 3NT by continuing with 4♣ you might have left behind the best contract. The problem here is that you cannot show both of your suits below 3NT.

Transfer bidding overcomes this problem by making multiple use of bids that traditionally had only one use. Without transfers a 2♥ response to 1NT has one purpose only, a sign off. Using transfers you start with 2♥ with any hand that has 5 spades. 2♥ requires opener to rebid 2♠, and then your continuation can show various hand types. With (a) you will continue with 2NT, while with (b) you will continue with a forcing 3♣.

### Red Suit Transfers over 1NT

Opposite an opening bid of 1NT a response of 2♦ shows 5 hearts and requires opener to bid 2♥. Similarly opposite an opening bid of 1NT a response of 2♥ shows 5 spades and requires opener to bid 2♠.

You would start with 2♦ with any of these hands. Try to work out your continuation after partner obediently bids 2♥.

- (c) ♠ 9 8      ♥ Q J 8 7 6      ♦ 8 7 4 3      ♣ J 8  
(d) ♠ 10 8      ♥ Q J 8 7 6      ♦ A 4 3      ♣ A 10 9  
(e) ♠ K 8      ♥ Q J 8 7 6      ♦ A 4 3      ♣ A 10 9  
(f) ♠ 9 8      ♥ Q J 8 7 6 2      ♦ A Q 3      ♣ 9 8  
(g) ♠ 9 8      ♥ Q J 8 7 6 2      ♦ A Q 3      ♣ K 8  
(h) ♠ A K 7 6      ♥ Q J 8 7 6      ♦ 4 3      ♣ K 8  
(i) ♠ 4      ♥ Q J 8 7 6      ♦ Q 8 5 4      ♣ A Q 2  
(j) ♠ 8 7      ♥ A Q J 8 6 4      ♦ K Q 8 7      ♣ A

With (c) you will pass. Here you are using the transfer as a sign off. Note that it is partner who will play the hand, not you. That is an advantage because it is harder to defend if the stronger hand is hidden from view.

With (d) you will bid 2NT, showing game invitational values. Note that it is not correct to continue with 3♥. Your 2♦ bid shows 5 hearts, so partner will correct to hearts at an appropriate level with 3-card support.

With (e) you will jump to 3NT. Again partner is expected to pass with only a doubleton heart, but correct to 4♥ with 3-card or longer support.

With (f) you will raise to 3♥, showing a sixth heart and game invitational values.

With (g) you will jump to 4♥.

With (h) you will continue with 2♠, showing 4 spades as well as 5 hearts. A new suit after a transfer is game forcing. You are ideally placed to investigate the alternative resting places of 3NT, 4♥ or 4♠.

With (i) you should continue with an invitational 2NT. A game forcing continuation of 3♦ would be a considerable overbid. If game is possible it will surely be in 3NT or 4♥ rather than 5♦.

With (j) you will continue with a cue bid of 4♣ over 2♥. There are two general principles to be seen here. Firstly, if 3♣ is game forcing there is no use for a natural 4♣. Secondly, in an uncontested auction a new suit at the four-level is a cue bid.

Opener then uses common sense. In (k) and (l) responder shows a game going hand with 5 hearts.

(k) Opener	Responder	Opener	Responder
♠ A 7	♠ 9 6	1NT	2♦
♥ Q 4 2	♥ K J 7 5 3	2♥	3NT
♦ A 8 3 2	♦ K 5 4	4♥	
♣ K 7 6 3	♣ A Q 4		

In (k) opener knows of the 5-3 heart fit and converts to 4♥

(l) Opener	Responder	Opener	Responder
♠ A 7 2	♠ 9 6	1NT	2♦
♥ Q 4	♥ K J 7 5 3	2♥	3NT
♦ A 8 3 2	♦ K 5 4	P	
♣ K 7 6 3	♣ A Q 4		

In (l) opener has only two hearts so settles for 3NT

Finally we look at an auction in which responder bids 2♦ requiring opener to rebid 2♥, but opener seems to have an independent mind! What do you think is going on in (m)?

(m) Opener	Responder	Opener	Responder
♠ K 7	♠ 9 3 2	1NT	2♦
♥ K J 5 2	♥ A Q 10 8 7	3♦	4♥
♦ A Q 10 8	♦ K 6 4 2		
♣ 9 5 3	♣ 2		

Opener's bid of 3♦ shows good diamonds and a maximum no-trump opening bid, but the important thing is that it also shows good 4-card heart support. It is called 'breaking the transfer'. Responder had intended to use the transfer to sign off in hearts, but knowing of excellent hearts and a strong diamond holding responder can see that they have a fit in both

red suits, thus enhancing the trick taking potential of the partnership. Responder therefore reconsiders and bids 4♥. If responder's minor suits were reversed it would be correct to sign off in 3♥.

Might this lead to trouble? Not really. If opener breaks the transfer, committing the partnership to a failing 3♥, it is almost certain that the opponents could have made their own part-score or even game. Generally speaking if you have a combined total of 9 trumps you shouldn't be afraid to contract for 9 tricks. If you have a 9-card fit then it is likely that your opponents also have such a fit. That usually means that both sides can make a contract at the three-level, or if one side is due to fail at the three level then the other side can make a 4-level contract. Breaking the transfer then has the effect of pre-empting the bidding.

### **Jumping to 3♣/♦/♥/♠ in response to 1NT**

These bids are natural and game forcing. A jump to 3♥ or 3♠ unambiguously sets the trump suit and demands that opener starts cue bidding. A jump to 3♣ or 3♦ again hopes that opener can start cue bidding, but opener should feel free to bid 3NT if totally unsuitable for the suggested minor suit contract.

### **Reflections on Transfers**

With any conventional bid the acid test comes from comparing what has been lost to the gain. The gains from transfer bidding are obvious. The only loss is the ability to sign off in 2♦. We hope you will agree with us that transfers are an indispensable part of any modern bidding system.

## ILLUSTRATIVE HANDS

<p>           ♠KQ5            ♥KQ2            ♦KJ75            ♣843            ♠A987                      ♠10432            ♥A94                        ♥3            ♦1096                      ♦843            ♣A65                        ♣KQJ109            ♠J6            ♥J108765            ♦AQ2            ♣72         </p>	<p>Board 1 : Dealer North : Love all</p> <table border="0"> <thead> <tr> <th><i>West</i></th> <th><i>North</i></th> <th><i>East</i></th> <th><i>South</i></th> </tr> </thead> <tbody> <tr> <td></td> <td>1NT</td> <td>Pass</td> <td>2♦</td> </tr> <tr> <td>Pass</td> <td>2♥</td> <td>All Pass</td> <td></td> </tr> </tbody> </table> <p>2♦ shows 5+ hearts and requires partner to bid 2♥. South is using the transfer to sign off in 2♥. Note that 2♥ should make 9 tricks, but 1NT is one off if East leads the obvious club.</p>	<i>West</i>	<i>North</i>	<i>East</i>	<i>South</i>		1NT	Pass	2♦	Pass	2♥	All Pass									
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<p>           ♠AK5            ♥986            ♦10864            ♣QJ3            ♠87                            ♠932            ♥KJ532                      ♥Q107            ♦K75                         ♦AQJ            ♣A107                        ♣K542            ♠QJ1064            ♥A4            ♦932            ♣986         </p>	<p>Board 2 : Dealer East : NS vulnerable</p> <table border="0"> <thead> <tr> <th><i>West</i></th> <th><i>North</i></th> <th><i>East</i></th> <th><i>South</i></th> </tr> </thead> <tbody> <tr> <td></td> <td></td> <td>1NT</td> <td>Pass</td> </tr> <tr> <td>2♦</td> <td>Pass</td> <td>2♥</td> <td>Pass</td> </tr> <tr> <td>2NT</td> <td>Pass</td> <td>3♥</td> <td>All Pass</td> </tr> </tbody> </table> <p>2♦ shows 5+ hearts and requires partner to bid 2♥. 2NT shows 11-12 HCP and exactly 5 hearts. East signs off in 3♥ because he has a minimum 1NT and 3-card heart support. 3♥ makes 9 tricks. 2NT is one off on a spade lead.</p>	<i>West</i>	<i>North</i>	<i>East</i>	<i>South</i>			1NT	Pass	2♦	Pass	2♥	Pass	2NT	Pass	3♥	All Pass				
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<p>           ♠87            ♥KJ932            ♦K75            ♣A107            ♠QJ1064                      ♠AK5            ♥A4                            ♥865            ♦932                         ♦10864            ♣986                         ♣J53            ♠932            ♥Q107            ♦AQJ            ♣KQ42         </p>	<p>Board 3 : Dealer South : EW vulnerable</p> <table border="0"> <thead> <tr> <th><i>West</i></th> <th><i>North</i></th> <th><i>East</i></th> <th><i>South</i></th> </tr> </thead> <tbody> <tr> <td></td> <td></td> <td></td> <td>1NT</td> </tr> <tr> <td>Pass</td> <td>2♦</td> <td>Pass</td> <td>2♥</td> </tr> <tr> <td>Pass</td> <td>2NT</td> <td>Pass</td> <td>4♥</td> </tr> <tr> <td>All Pass</td> <td></td> <td></td> <td></td> </tr> </tbody> </table> <p>2♦ shows 5+ hearts and requires partner to bid 2♥. 2NT shows 11-12 HCP and exactly 5 hearts. South jumps to 4♥ because he has a maximum 1NT and 3-card heart support. 4♥ makes 10 tricks. 3NT is two off on a spade lead.</p>	<i>West</i>	<i>North</i>	<i>East</i>	<i>South</i>				1NT	Pass	2♦	Pass	2♥	Pass	2NT	Pass	4♥	All Pass			
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<p>           ♠QJ1064            ♥KJ            ♦932            ♣986            ♠932                            ♠87            ♥75                            ♥A9432            ♦AQJ4                        ♦K75            ♣KQ54                        ♣A107            ♠AK5            ♥Q1086            ♦1086            ♣J32         </p>	<p>Board 4 : Dealer West : All vulnerable</p> <table border="0"> <thead> <tr> <th><i>West</i></th> <th><i>North</i></th> <th><i>East</i></th> <th><i>South</i></th> </tr> </thead> <tbody> <tr> <td>1NT</td> <td>Pass</td> <td>2♦</td> <td>Pass</td> </tr> <tr> <td>2♥</td> <td>Pass</td> <td>2NT</td> <td>All Pass</td> </tr> </tbody> </table> <p>2♦ shows 5+ hearts and requires partner to bid 2♥. 2NT shows 11-12 HCP and exactly 5 hearts. West passes because he has a minimum 1NT and only two hearts. 2NT makes exactly after losing the first 5 spade tricks. A heart contract loses 2 spade tricks and 3 heart tricks.</p>	<i>West</i>	<i>North</i>	<i>East</i>	<i>South</i>	1NT	Pass	2♦	Pass	2♥	Pass	2NT	All Pass								
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<p> ♠ Q102  ♥ 75  ♦ AQJ4  ♣ KQ54  ♠ AK5  ♥ Q1086  ♦ 1086  ♣ J32  ♠ J9643  ♥ KJ  ♦ 932  ♣ 986  ♠ 87  ♥ A9432  ♦ K75  ♣ A107 </p>	<p>Board 5 : Dealer North : NS vulnerable</p> <table border="0"> <thead> <tr> <th><i>West</i></th> <th><i>North</i></th> <th><i>East</i></th> <th><i>South</i></th> </tr> </thead> <tbody> <tr> <td></td> <td>1NT</td> <td>Pass</td> <td>2♦</td> </tr> <tr> <td>Pass</td> <td>2♥</td> <td>Pass</td> <td>2NT</td> </tr> <tr> <td>Pass</td> <td>3NT</td> <td>All Pass</td> <td></td> </tr> </tbody> </table> <p>2♦ shows 5+ hearts and requires partner to bid 2♥.  2NT shows 11-12 HCP and exactly 5 hearts.  North raises to 3NT because he has a maximum 1NT but only 2 hearts.  3NT makes 9 or 10 tricks. A heart contract loses 2 spade tricks and 3 heart tricks.</p>	<i>West</i>	<i>North</i>	<i>East</i>	<i>South</i>		1NT	Pass	2♦	Pass	2♥	Pass	2NT	Pass	3NT	All Pass					
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<p>♠ A3 ♥ 1064 ♦ AK105 ♣ K543</p> <p>♠ 10842 ♥ AJ5 ♦ Q63 ♣ 876</p> <p>♠ Q ♥ KQ832 ♦ J984 ♣ J109</p> <p>♠ KJ9765 ♥ 97 ♦ 72 ♣ AQ2</p>	<p>Board 9 : Dealer North : EW vulnerable</p> <table border="0"> <thead> <tr> <th><i>West</i></th> <th><i>North</i></th> <th><i>East</i></th> <th><i>South</i></th> </tr> </thead> <tbody> <tr> <td></td> <td>1NT</td> <td>Pass</td> <td>2♥</td> </tr> <tr> <td>Pass</td> <td>2♠</td> <td>Pass</td> <td>3♠</td> </tr> <tr> <td>Pass</td> <td>4♠</td> <td>All Pass</td> <td></td> </tr> </tbody> </table> <p>2♥ shows 5+ spades and requires partner to bid 2♠. 3♠ shows 6+ spades and is a game try. With a maximum 1NT opening North raises to 4♠. 4♠ loses 2 heart tricks and a trump trick.</p>	<i>West</i>	<i>North</i>	<i>East</i>	<i>South</i>		1NT	Pass	2♥	Pass	2♠	Pass	3♠	Pass	4♠	All Pass					
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<p>♠ J1082 ♥ 62 ♦ A84 ♣ Q984</p> <p>♠ AQ643 ♥ KQ85 ♦ 72 ♣ K3</p> <p>♠ K7 ♥ AJ104 ♦ 953 ♣ A752</p> <p>♠ 95 ♥ 973 ♦ KQJ106 ♣ J106</p>	<p>Board 10 : Dealer East : All vulnerable</p> <table border="0"> <thead> <tr> <th><i>West</i></th> <th><i>North</i></th> <th><i>East</i></th> <th><i>South</i></th> </tr> </thead> <tbody> <tr> <td></td> <td></td> <td>1NT</td> <td>Pass</td> </tr> <tr> <td>2♥</td> <td>Pass</td> <td>2♠</td> <td>Pass</td> </tr> <tr> <td>3♥</td> <td>Pass</td> <td>4♥</td> <td>All Pass</td> </tr> </tbody> </table> <p>2♥ shows 5+ spades and requires partner to bid 2♠. 3♥ shows 4 hearts as well as 5 spades, and is game forcing. With 4-card heart support East raises to 4♥. 4♥ makes 11 tricks if declarer draws trumps, ruffs a spade in dummy and sets up a length trick for his fifth spade. 3NT is one off on a diamond lead.</p>	<i>West</i>	<i>North</i>	<i>East</i>	<i>South</i>			1NT	Pass	2♥	Pass	2♠	Pass	3♥	Pass	4♥	All Pass				
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<p>♠ J109 ♥ 32 ♦ KQJ64 ♣ J106</p> <p>♠ K75 ♥ A76 ♦ 1093 ♣ AQ52</p> <p>♠ AQ643 ♥ KQ85 ♦ 72 ♣ K3</p> <p>♠ 82 ♥ J1094 ♦ A85 ♣ 9874</p>	<p>Board 12 : Dealer West : NS vulnerable</p> <table border="0"> <thead> <tr> <th><i>West</i></th> <th><i>North</i></th> <th><i>East</i></th> <th><i>South</i></th> </tr> </thead> <tbody> <tr> <td>1NT</td> <td>Pass</td> <td>2♥</td> <td>Pass</td> </tr> <tr> <td>2♠</td> <td>Pass</td> <td>3♥</td> <td>Pass</td> </tr> <tr> <td>3♠</td> <td>Pass</td> <td>4♠</td> <td>All Pass</td> </tr> </tbody> </table> <p>2♥ shows 5+ spades and requires partner to bid 2♠. 3♥ shows 4 hearts as well as 5 spades, and is game forcing. 3♠ shows 3-card spade support: obviously still forcing. 4♠ makes 11 tricks. 3NT is one off on a diamond lead.</p>	<i>West</i>	<i>North</i>	<i>East</i>	<i>South</i>	1NT	Pass	2♥	Pass	2♠	Pass	3♥	Pass	3♠	Pass	4♠	All Pass				
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<p>♠952 ♥AJ53 ♦AQ42 ♣J10</p> <p>♠QJ743      ♠AK10 ♥10            ♥982 ♦1093        ♦KJ8 ♣AQ97       ♣K542</p> <p>♠86 ♥KQ764 ♦765 ♣863</p>	<p>Board 17 : Dealer North : Love all</p> <table border="0"> <thead> <tr> <th><i>West</i></th> <th><i>North</i></th> <th><i>East</i></th> <th><i>South</i></th> </tr> </thead> <tbody> <tr> <td></td> <td>1NT</td> <td>Pass</td> <td>2♦</td> </tr> <tr> <td>Pass</td> <td>3♥</td> <td>All Pass</td> <td></td> </tr> </tbody> </table> <p>2♦ shows 5+ hearts and requires partner to bid 2♥. If partner bids over 2♥ it is because he likes hearts, showing 4-card heart support. This is called breaking the transfer. 3♥ shows a minimum 1NT opening.</p> <p>Of course 3♥ goes two off, but does that worry North/South? It shouldn't do. East/West can make 4♠! If North had bid just 2♥ South would have passed and West would have felt comfortable competing in spades.</p>	<i>West</i>	<i>North</i>	<i>East</i>	<i>South</i>		1NT	Pass	2♦	Pass	3♥	All Pass					
<i>West</i>	<i>North</i>	<i>East</i>	<i>South</i>														
	1NT	Pass	2♦														
Pass	3♥	All Pass															
<p>♠QJ743 ♥10 ♦1093 ♣QJ97</p> <p>♠86            ♠952 ♥KQ764       ♥A953 ♦KJ85        ♦AQ42 ♣86            ♣A10</p> <p>♠AK10 ♥J82 ♦76 ♣K5432</p>	<p>Board 18 : Dealer East : NS vulnerable</p> <table border="0"> <thead> <tr> <th><i>West</i></th> <th><i>North</i></th> <th><i>East</i></th> <th><i>South</i></th> </tr> </thead> <tbody> <tr> <td></td> <td></td> <td>1NT</td> <td>Pass</td> </tr> <tr> <td>2♦</td> <td>Pass</td> <td>3♦</td> <td>Pass</td> </tr> <tr> <td>4♥</td> <td>All Pass</td> <td></td> <td></td> </tr> </tbody> </table> <p>2♦ shows 5+ hearts and requires partner to bid 2♥. If partner bids over 2♥ it is because he likes hearts, showing 4-card heart support. This is called breaking the transfer. 3♦ shows a maximum 1NT opening bid with good diamonds as well as 4-card heart support. West was only looking for a part score, but now he sees his values fit perfectly with East he bids the unbeatable vulnerable game.</p>	<i>West</i>	<i>North</i>	<i>East</i>	<i>South</i>			1NT	Pass	2♦	Pass	3♦	Pass	4♥	All Pass		
<i>West</i>	<i>North</i>	<i>East</i>	<i>South</i>														
		1NT	Pass														
2♦	Pass	3♦	Pass														
4♥	All Pass																
<p>♠86 ♥KQ764 ♦KJ85 ♣86</p> <p>♠AK10        ♠J7432 ♥J82           ♥10 ♦76            ♦Q109 ♣K5432       ♣QJ97</p> <p>♠Q95 ♥A953 ♦A432 ♣A10</p>	<p>Board 19 : Dealer South : EW vulnerable</p> <table border="0"> <thead> <tr> <th><i>West</i></th> <th><i>North</i></th> <th><i>East</i></th> <th><i>South</i></th> </tr> </thead> <tbody> <tr> <td></td> <td></td> <td></td> <td>1NT</td> </tr> <tr> <td>Pass</td> <td>2♦</td> <td>Pass</td> <td>2NT</td> </tr> <tr> <td>Pass</td> <td>3♥</td> <td>All Pass</td> <td></td> </tr> </tbody> </table> <p>2♦ shows 5+ hearts and requires partner to bid 2♥. If partner bids over 2♥ it is because he likes hearts, showing 4-card heart support. This is called breaking the transfer. 2NT shows a maximum 1NT opening but without any side suit he wishes to stress. North now signs off in 3♥, the right contract.</p>	<i>West</i>	<i>North</i>	<i>East</i>	<i>South</i>				1NT	Pass	2♦	Pass	2NT	Pass	3♥	All Pass	
<i>West</i>	<i>North</i>	<i>East</i>	<i>South</i>														
			1NT														
Pass	2♦	Pass	2NT														
Pass	3♥	All Pass															
<p>♠6 ♥J2 ♦KQJ1098 ♣J943</p> <p>♠KQ32        ♠AJ875 ♥AKQ10       ♥64 ♦52            ♦A43 ♣AK7        ♣865</p> <p>♠1094 ♥98753 ♦76 ♣Q102</p>	<p>Board 20 : Dealer West : All vulnerable</p> <table border="0"> <thead> <tr> <th><i>West</i></th> <th><i>North</i></th> <th><i>East</i></th> <th><i>South</i></th> </tr> </thead> <tbody> <tr> <td>2NT</td> <td>Pass</td> <td>3♥</td> <td>Pass</td> </tr> <tr> <td>4♣</td> <td>Pass</td> <td>4♦</td> <td>Pass</td> </tr> <tr> <td>4♥</td> <td>Pass</td> <td>6♠</td> <td>All Pass</td> </tr> </tbody> </table> <p>3♥ shows 5+ spades and requires partner to bid 3♠. If partner bids over 3♠ it is because he likes hearts, showing 4-card spade support. This is called breaking the transfer. 4♣ is a cue bid, showing first round club control in case East is interested in a slam. Two more cue bids (4♦ and 4♥) allow East to bid the easy spade slam.</p>	<i>West</i>	<i>North</i>	<i>East</i>	<i>South</i>	2NT	Pass	3♥	Pass	4♣	Pass	4♦	Pass	4♥	Pass	6♠	All Pass
<i>West</i>	<i>North</i>	<i>East</i>	<i>South</i>														
2NT	Pass	3♥	Pass														
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