

INTERMEDIATE LESSON 1: STUDENT NOTES

Transfers

Transfers are the way of showing a 5+ major suit or a 6+ minor suit after a 1NT opening (Stayman by comparison, asks for a 4-card major). The advantages of transfers are:

- the NT hand is declarer when responder is weak
- responder can describe their hand more accurately
- the partnership can play a weak major or minor suit contract

Response options to 1NT:

2♣	Stayman - asks for a 4-card major (Improvers' Lesson 1)
2♦	Transfer to hearts - shows 5+hearts - any point count
2♥	Transfer to spades - shows 5+spades - any point count
2♠	Rangefinder – (11-12 or 19+) denying a 4-card major
2NT	Weak transfer to a minor
3♣ 3♦	6+ suit - invitational (9-11) - suit headed by 2 of top 3 honours
3♥ 3♠	GF, slam interest, 6+ good major suit

NB:

- Transfers do not apply when the opponents double or bid a suit
- Opener must accept the transfer by bidding the implied suit

Examples of transfers

1NT – 2♦
2♥ – ?

1NT – 2NT
3♣ – ?

Responder's subsequent action

After a major Transfer (2♦ or 2♥):

Pass	Weak hand
2NT	Invitational (11-12) with exactly 5 of transferred major
3-level bid of the transferred major	Invitational (10-11) with 6+ of that major
2nd suit	Shows at least 5/4 and forcing 1 round
3NT	Enough for game with exactly 5 of the transferred major
4-level bid of the transferred major	Enough for game with 6+ of that major

After a minor transfer (2NT):

Responder passes Opener's 3♣ or converts to 3♦

Opener's subsequent action

After a 2♠ rangefinder:

2NT	minimum
3NT	maximum

After 3♣ or 3♦ invitational:

Pass	minimum hand and no honour in the minor.
3NT	maximum hand and good support in the minor or holds the missing honour in the minor.

After 3♥ or 3♠ slam interest:

3NT	doubleton in the major and not interested in slam
4 of the major	minimum hand and 3+ support
4NT	maximum hand and good trumps (asking for Aces)

Example hands and bidding

A) Responder with a minimum hand				
1.	West	East	Bidding	
	♠ AQ8	♠ 643	West	East
	♥ 1063	♥ A97542	1NT	2♦
	♦ AQ74	♦ J82	2♥	pass
	♣ 863	♣ 7		
2.	West	East	Bidding	
	♠ AQ8	♠ 643	West	East
	♥ 1063	♥ 7	1NT	2NT
	♦ AQ7	♦ K96542	3♣	3♦
	♣ 8643	♣ J72	pass	

B) Responder with an invitational hand				
3.	West ♠ AK8 ♥ 106 ♦ AQ74 ♣ 8632	East ♠ 643 ♥ AK754 ♦ 852 ♣ A9	Bidding West 1NT 2♥ pass	East 2♦ 2NT
4.	West ♠ AK8 ♥ 106 ♦ AQ74 ♣ 8632	East ♠ 64 ♥ AK7543 ♦ 852 ♣ K9	Bidding West 1NT 2♥ pass	East 2♦ 3♥
5.	West ♠ AQ84 ♥ Q8 ♦ AQ74 ♣ 863	East ♠ K762 ♥ KJ964 ♦ KJ2 ♣ 4	Bidding West 1NT 2♥ 4♠	East 2♦ 2♠ pass
6.	West ♠ AK8 ♥ 9642 ♦ Q2 ♣ K1074	East ♠ Q94 ♥ Q75 ♦ AK75 ♣ J92	Bidding West 1NT 2NT	East 2♠ pass
7.	West ♠ AK8 ♥ J1094 ♦ Q2 ♣ A1074	East ♠ Q94 ♥ Q75 ♦ AK75 ♣ J92	Bidding West 1NT 3NT	East 2♠ pass
8.	West ♠ AK8 ♥ 1096 ♦ 92 ♣ AQ742	East ♠ 64 ♥ Q75 ♦ AK7543 ♣ 93	Bidding West 1NT pass	East 3♦
9.	West ♠ AK8 ♥ 1096 ♦ Q92 ♣ A742	East ♠ 64 ♥ Q75 ♦ AK7543 ♣ 93	Bidding West 1NT 3NT	East 3♦

C) Responder with Game Force hand				
10.	West ♠ AK8 ♥ 106 ♦ AQ74 ♣ 8632	East ♠ 643 ♥ AK754 ♦ K52 ♣ A9	Bidding West 1NT 2♥ pass	East 2♦ 3NT
11.	West ♠ AK82 ♥ 1063 ♦ AQ74 ♣ 86	East ♠ 643 ♥ AK754 ♦ K52 ♣ A9	Bidding West 1NT 2♥ 4♥	East 2♦ 3NT pass
12.	West ♠ AK8 ♥ 106 ♦ AQ74 ♣ 8632	East ♠ 64 ♥ AK7543 ♦ K52 ♣ K9	Bidding West 1NT 2♥ pass	East 2♦ 4♥
13.	West ♠ AQ8 ♥ 1083 ♦ AQ74 ♣ 863	East ♠ K76 ♥ AK964 ♦ KJ92 ♣ 4	Bidding West 1NT 2♥ 3♥	East 2♦ 3♦ (1RF) 4♥
14.	West ♠ K82 ♥ J83 ♦ AQ74 ♣ A63	East ♠ A7 ♥ AKQ964 ♦ J109 ♣ K4	Bidding West 1NT 4NT 5NT	East 3♥ 5♥ 6♥

On the next two pages there is a flow chart of all bids over 1NT including Stayman

Responses to 1NT – flow chart

Responder	Opener	Responder's subsequent bids	Opener's subsequent bids	
2♣ Stayman	2♦ No major	2♥ Both majors weak (5♥/4♠ or 5/5)	Pass after 2♥ can correct to 2♠ (showing more spades than hearts)	
		2♠ Both majors weak (5♠/4♥)		
		2NT Invitational (11-12)	Pass with minimum (12-13) 3NT with maximum (14 or 13 with a 5 card suit)	
	2♥ Has 4 hearts (can have 4 spades)	2NT Invitational (11-12), must have 4 spades		Pass with minimum (12-13) 3NT maximum no 4 card spades 4♠ maximum with 4 card spades
			3NT Enough for game, must have 4 spades	Pass if does not have 4 spades 4♠ with 4 card spades
		2♠ Has 4 spades (denies 4 hearts)	2NT Invitational (11-12), must have 4 hearts	Pass with minimum (12-13) 3NT with maximum (14 or 13 with a 5 card suit)
			3NT Enough for game, must have 4 hearts	Pass
	2♦ Transfer (any point count)	2♥ <u>Must</u> bid 2♥	2NT Invitational (11-12) with exactly 5 hearts	Pass with minimum and 2 hearts
				3♥ with minimum and 3+ hearts (responder passes)
				3NT with maximum and 2 hearts
				4♥ with maximum and 3 hearts
			3♥ Invitational (10-12) with 6+ hearts	Pass with minimum (12-13) 4♥ with maximum
3NT Enough for game with exactly 5 hearts				Pass with 2 hearts 4♥ with 3 hearts
			4♥ Enough for game – has 6+ hearts	Pass

Responses to 1NT – flow chart

Responder	Opener	Responder's subsequent bids	Opener's subsequent bids
2♥ Transfer (any point count)	2♠ <u>Must</u> bid 2♠	2NT Invitational (11-12) with exactly 5 spades	Pass with minimum and 2 spades
			3♠ with minimum and 3+ spades (responder passes)
			3NT with maximum and 2 spades
			4♠ with maximum and 3 spades
		3♣ Invitational (10-12) with 6+ spades	Pass with minimum (12-13)
			4♠ with maximum
		3NT Enough for game with exactly 5 spades	Pass with 2 spades
			4♠ with 3 spades
		4♠ Enough for game with 6+ spades	Pass
2♠ Rangefinder (11-12 or 19+) denies a 4-card major	2NT Bottom of range (12-13)	Pass Has 11-12 points	
	3NT Top of range (13-14)	Ace ask Has 19+ points	Use your normal responses
2NT Transfer to a minor (weak)	3♣ <u>Must</u> bid ♣	Pass if the minor is clubs or bids 3♦. Opener must then pass.	
3♣ 6+ suit 3♦ (9-11)	Pass minimum - no honour in the minor		
	3NT maximum - with good support in the minor or holds the missing honour in the minor.		
3♥ GF, slam interest, 6+ good major 3♠	3NT doubleton in the major and not interested in slam		
	4♥/♠ minimum hand and 3+ support		
	4NT maximum hand and good trumps (asking for Aces)		

Alternative Rangefinder option

This uses the 2♠ response as a Rangefinder OR Transfer to a minor and 2NT shows both minors
It is a little more complicated, so only use it if you are confident to do so

Responder		Opener	Responder's subsequent bids	Opener's subsequent bids
2♠	Rangefinder OR Transfer to a minor (11-12 or 19+) denies a 4-card major OR 6 card minor weak	2NT Bottom of range (12-13)	Pass Has 11-12 points	
			3♣ Has weak ♣ (should be 6 cards)	Pass
			3♦ Has weak ♦ (should be 6 cards)	Pass
		3♣ Top of range (13-14)	Pass Has weak ♣ (should be 6 cards)	
			3♦ Has weak ♦ (should be 6 cards)	Pass
			3NT Has 11-12 points	Pass
			Ace ask Has 19+ points	Use your normal responses
		2NT	Weak 5/5 in the minors	3♣ Prefers ♣ to ♦
3♦ Prefers ♦ to ♣	Pass			