

Transfers

What are transfers?

They are a great method of responding to partner's 1NT opening bid. So useful, in fact, that they're used almost universally, and if you're keen to develop your game, they are pretty much essential! In this lesson, we're going to explore why playing transfers is a good idea, and how to use them.

The general principle is to bid the suit immediately below your long suit, the suit you want the contract to be played in, and partner will convert ("transfer") into your suit.

Transfers can apply in some other situations as well, such as when partner opens 2NT, and we'll touch on those later in the lesson. But for now, I'd like us to focus on by far the most common scenario – **partner has opened 1NT**, and we need to decide what to do.

We should now all be familiar with the weak NT – opening 1NT with 12-14 High card points, and a balanced hand, ie no void or singleton, and (usually) no more than one doubleton. (In case you missed it, we covered it in Lesson 4). It's such a useful bid, because it describes your hand to partner in one bid, and has a good pre-emptive value – it makes it quite difficult for the opposition to enter the bidding.

What if I play a strong NT?

You can use transfers over a strong 1NT opener too, with of course the appropriate adjustments for point count, but here we are using the Acol weak NT, so we won't be exploring that in this course.

Sometimes you will be sitting with a poor hand when partner opens 1NT. If your right-hand opponent overcalls*, you're off the hook, but if he/she passes, or doubles, what do you do? One approach, and possibly the simplest, is to play weak take-outs. If you have few points, but a long (5+ card suit) you bid 2 of that suit, and your partner, knowing you're weak, will pass. You know that you and your partner have at least 7 cards in the suit between you, as 1NT guarantees at least a doubleton. If you have few points but a 6-card suit, or partner turns up with 3 or even 4 of your suit, so much the better.

*(*Note the terminology: what we mean by an "overcall" is a bid where the over-calling side is now going to become declarer if no other bids are made. So, a double does **not** count as an overcall).*

However, there are some drawbacks with playing weak take-outs:

- (1) It makes it quite difficult to bid in response to 1NT, and find the best contract, on hands where you're **not** very weak. That is because a weak take-out bid requires the 1NT opener to pass. Playing transfers, the opener must complete the transfer by bidding, so responder has **another bid**. This opens up possibilities to develop the bidding and find the best contract.
- (2) It means that the weak hand will be declarer, and the stronger hand will be displayed as dummy, so the defence will find it easier to defeat you.
- (3) The opening lead will be made through the stronger hand, up to you as the weak hand, and you always want things the other way about, if you can.

All of these are significant, but the most important is (1), and it's the main reason that you are unlikely to find any experienced players playing weak take-outs.

To avoid these drawbacks, we use **TRANSFERS**.

The general principle is to bid the suit BELOW your long suit, ie the one you want the contract to be played in, and your partner will bid your long suit. For example

1NT- pass- 2♦ (opener announces “transfer to hearts”) –pass- 2♥ – pass- pass- pass

or 1NT- pass- 2♥ (opener announces “transfer to spades”) –pass- 2♠ – pass- pass- pass

But what happens when you want to transfer into diamonds? You can’t use 2♣ for that because that is Stayman. And what happens when you want to transfer into clubs?

The answer to both of these is to bid 2♠, which is transfer to a minor.

Note: some people play 2♠ as a point count response to 1NT, but that is NOT recommended in the modern Acol system!!

After partner responds 2♠, opener must rebid 3♣, because he doesn’t know which minor suit you have; you then pass if ♣ is your suit or convert to 3♦ if it’s diamonds. For example:

1NT – pass – 2♠ (opener announces “transfer to a minor”) – pass - 3♣ –pass - 3♦

The downside of this, of course, is that the minor suit contract has to be played at the 3 level, so to transfer into a minor you really need a decent 5 card suit, or preferably a 6-card suit. Also, if the suit is diamonds, the weaker hand will be declarer, with the stronger hand on display as dummy. **If you are quite weak, and your longest suit is a poor 5 card minor, it’s often better to pass.**

Yes, there are some downsides to transfers, but they are outweighed enormously by the advantages – that’s why they’re an integral part of the modern Acol system!

And a vital point to note: you and your partner **MUST agree** with each other whether you are playing transfers or weak take-outs. If you are not clear which you are doing, you will get in a terrible mess. So, with a new partner, the first two questions you will ask are

- Weak (12-14) or strong 1NT opener?
- Transfers or weak take-outs?

What if the opposition overcall your side’s 1NT opener?

If at any stage the opposition intervene with an overcall (but not with a double – that’s a separate case we’ll look at below), the transfer system no longer applies- any subsequent bid by the opening side is natural.

Why? Because of the opposition’s overcall, you no longer have any need to escape from your side playing in 1NT- you can simply pass and defend the opposition’s contract. If you do bid, it is voluntary, and natural, and shows you are interested in declaring the contract, in your suit.

So in the auction 1NT- 2♦ (overcall by opposition) – 2♥, the 2♥ bid is a natural heart bid, not a transfer to spades.

But what about 1NT Doubled?

This is sufficiently different from the undoubled situation that we really need to treat it as a separate case. When your partner opens 1NT, and the opponent on your right puts down the **X** card, he/she will have 16+ points (or a very good 15, or a good solid running suit), while the 1NT opener might have as few as 12. Since so many of the points are in opener’s and doubler’s hands, you might well be very weak, in which case your side playing in 1NT doubled will be horrible, and go down for a big penalty.

You need to have a **rescue plan** prepared for this eventuality.

There are essentially 3 options you and your partner can agree on for your rescue plan.

- (1) Use the transfer system, and Stayman, exactly as you would when there is no opposition double.
- (2) Agree that all transfers, and Stayman, are cancelled by the double, and any 2-level bid by you as responder, including 2♣, is a WEAK TAKE OUT.
- (3) Play **EXIT TRANSFERS** (aka “extended transfers”).

Option (1) is not great, because you can get too high, especially playing in a minor at the 3 level, when opposition have the majority of the points. The advantage of option (2) is it's simple, but it still has the drawbacks of the stronger hand being on display as dummy, and the lead being through the stronger hand rather than up to it. Exit Transfers might sound quite advanced, but in fact it's straightforward, and I recommend it.

Playing exit transfers, the simple rule is that after 1NT – **X**, **any bid at the lowest level by the 1NT opener's partner is a TRANSFER**, as follows:

- Redouble (the card with **XX**, usually blue in most bidding boxes) = transfer to clubs
- 2♣ = transfer to diamonds (this is the tricky one – remembering it's not Stayman after the **X**)
- 2♦ = transfer to hearts
- 2♥ = transfer to spades

The great thing about exit transfers is it allows you to get into a **2-level contract in any suit, played by the hand which opened the 1NT, with the weak hand as dummy.**

It even works after you've initially passed your partner's 1NT opener, for example preferring to pass 1NT rather than transfer to a minor at the 3-level, but then your left-hand opponent doubles. The 1NT opener passes, doubler's partner passes, then you can use an exit transfer. Neat!

Putting the pressure on the opposition

Another point to bear in mind in the 1NT-double situation is that sometimes the doubler's partner will be in an awkward situation. Opener might have opened with a decent 1NT, and you, opener's partner, might have a few points and/or useful intermediates (10's and 9's), of your own. If you pass the double, it's over to doubler's partner to decide what to do. He/she might (in some cases, rightly) think that 1NT doubled is going to make at least 7 tricks, and will overcall, even without a long suit – which of course will have to be at the 2-level.

Remember that it's easier for declarer to be successful, as he/she can see both the hands he/she is playing. Defenders won't always realise what each other has got, especially when their honours in a suit are split between their hands, and it's not uncommon for them not to find the most effective defence. Quite often a combined 19 points, or even 18, can make 1NT.

That covers what I want to say about transfers when your side opens 1NT. Next time we'll look at Stayman, because transfers and Stayman work beautifully together as part of the modern Acol system.

But before we finish, there are a couple of other situations where you will want to consider transfers and decide what to include in your system.....

OTHER SITUATIONS

When your side opens 2NT:

Responding to 2NT is in some ways similar to responding to 1NT, except of course you know partner is much stronger.

- You should use “red suit transfers” ie a response of 3♦ asks partner to transfer to hearts, and 3♥ asks partner to transfer to spades. One point of doing this, rather than bidding your own long major suit as a take-out, is that the strong hand is declarer, rather than going down on the table as dummy.
- You should use Stayman: a response of 3♣ to partner’s opening 2NT asks for a 4-card major, just as 2♣ does in response to an opening 1NT.
- There is no transfer bid into a minor, as that would bypass the much more likely and profitable 3NT. A bid of 3♠ shows a hand with at least 5 spades, and looking for opener to have 3 or 4 card support. Opener raises to 4♠ if has at least 3 spades, otherwise bids 3NT.

This is just a brief introduction to responses to an opening 2NT. We will cover the opening 2NT in far more detail in Lesson 30.

When your side overcalls 1NT:

Say the opposition open 1 of a suit, and your partner overcalls 1NT. This shows 15-18 points and a stop in opponent’s suit.

It is possible to also play transfers and Stayman in response to the 1NT overcall, as if it were an opening 1NT (except adjusted for the extra strength). This is called playing “systems on” in response to a 1NT overcall from partner.

In contrast, playing “systems off” means that in response to a 1NT overcall from partner, transfers and Stayman do not apply. So, for example 1♥ opened by your LH opponent, 1NT overcall by your partner, pass by your RH opponent, then a 2-level bid by you in any other suit (♣ ♦ or ♠) is **to play**. You are saying to partner “I don’t have many points, but I do have a shapely hand. I think we’re better off playing in 2 of my suit than in 1NT.”

There are arguments both for playing systems on and systems off, and we will come to that topic later, in our lessons on competitive bidding, specifically Lesson 23. In the meantime, I suggest you play systems off in response to a 1NT overcall.

