

JACOBY TRANSFERS by Maritha Pottenger

Transfers are designed to allow the strong hand (the NT opener) to become Declarer. There are two reasons::

- 1) The strong hand is more likely to hold **tenace positions** (such as K J x or A Q x) and thus the odds are higher that Declarer will get a “free finesse” on the opening lead.
- 2) Because the strong hand is hidden, the **defenders have less information** to use in trying to figure out who holds which high cards and how to best defend.

As the name implies, in a transfer bid, **you bid a suit you do not have in order to tell your partner to bid a different suit—the suit you really do hold**. Generally, the **transfer bid is the suit just below the suit you truly have**. If, for example, your partner opens 1NT, you could bid 2 Diamonds if you actually have 5 or more Hearts. You would bid 2 Hearts if you actually have 5 or more Spades. (You can also bid 3D over 2NT opening to show Hearts and 3 Hearts to show Spades. Some people will use 4D to show Hearts and 4H to show Spades over a strong 3NT opening as well.) **NT Opener MUST accept transfer even with 2 cards in suit, unless opponent bids over transfer. Then can pass. With 4 card support and 17 HCP, jump to 3 of major. Otherwise bid 2 of major. If Responder has both majors (4-4 or 4-5), use the Stayman convention, not transfers when you have 8 or more HCP.**

Transfer bids are even more important when you have a weak hand. If you have a hand with 0 points, but a 5-card (or longer) major, the hand will play much better at two of your major than at 1NT. This is because your low trumps can be used to take tricks in the major suit, but would be useless in no trump, unless your partner has enough hearts (or spades) to set up your suit and get back to run it in NT. Also, because your low trumps can be used to take tricks, your partner has entries to your hand in a major suit contract. In NT, your partner could have zero entries to your hand and end up being forced to play everything from the strong hand. That means, no finesses are possible, and declarer will lose more tricks.

Guideline for using Jacoby Transfers over a strong (15-17 HCP) No Trump opening.

- 1) **You have 0-7 points and a major with 5 (or more) cards:** Make the transfer bid and pass when your partner bids your major suit at the 2 level. (This is true even when you are 5-4 in majors.)
- 2) **You have 8-9 HCP and a major with 5 cards:** Make a transfer bid and pass when your partner bids your suit with a bad 8 points or a poor hand. Invite game by bidding 2NT with a good 8-9 points. (Partner will pass 2NT with a minimum hand and 2 trumps; correct to 3 of major with minimum and 3 or more trumps; bid 3NT with maximum hand and 2 trumps; bid 4 of major with maximum hand and 3+ trumps.)
- 3) **You have 10-14 HCP and a major with 5 cards:** Make the transfer bid and bid 3NT after your partner accepts transfer. Partner will pass with 2-card support, correct to 4 of the major with 3+ trumps.
- 4) **You Have 15 or more HCP and a major with 5 cards:** Make the transfer and then start cue-bidding, looking for slam or showing your second suit.

Some people play that 4NT after the transfer is a quantitative bid, asking partner to pass, bid 5 of the major, bid 6 of the major, or bid 6NT, depending on Opener’s range (minimum or maximum) and holding in the major (2 cards versus 3 or more). Other people reserve 4NT as “Roman Key Card Blackwood” whereby you can ask about the 4 Aces, the King of trumps, and (sometimes) the Queen of trumps.

5. **If you have 6 cards in your major**, you should make the transfer and pass with 0-7 HCP. If you have a good 8-9, make the transfer and then invite game by bidding 3 of your major (guaranteeing 6 or more cards in the suit). If you have 10-14 HCP, make the transfer and then bid game (4 of your major). If you have 15 HCP or more, transfer and then begin to cue-bid, looking for slam.

6. **If you have 7 or more cards in your major**, you can bid game with fewer HCP

INTERFERENCE

If opponents bid BEFORE you can transfer, transfers are no longer available (UNLESS they bid 2C, in which case systems are still on). All bids are natural and Responder must jump to 3 level to make a game forcing bid. If opponents bid (or double) AFTER a transfer bid, Opener is no longer obligated to accept the transfer. If Opener does accept, s/he guarantees AT LEAST 3-card support for the major Some people play a “re-transfer” system

where rebidding the transfer suit at 3 level demands partner bid the major..