

## Four Suit Transfers

A fairly common convention these days is that called Four Suit Transfers. The name is indicative of what it allows---- after a 1NT opening bid responder has the ability to transfer to any one of the four suits. This makes it an extended version of Jacoby transfers bids in that responder is also able to transfer to either minor suit.

The treatment is as follows:

After 1NT:

2♣- Stayman

2♦ - Transfer to Hearts

2♥- Transfer to Spades

2♠- Transfer to Clubs

2 NT - Transfer to Diamonds

Please note that these transfers can be played over any range of 1NT opening bids, but are not usually played after 2NT or 2♣/2NT openings. Also note that responder can no longer invite game in notrump by responding with an immediate 2NT. Now in order raise the opening notrump bid responder must first bid 2♣ and then rebid 2NT over the opening bidder's response to his Stayman inquiry. This 2NT rebid must be alerted since it is possible that responder does not have a four card major and always just intended to invite a NT game.

The 2♦ and 2♥ transfers work exactly like Jacoby transfers. 2♦ transfers to hearts and 2♥ transfers to spades. After transferring responder can now invite game by raising the major (showing a six card suit) or by bidding 2NT. Or the responder can raise the major suit to game or force to game by bidding 3NT giving opener a chance to choose the final contract. If responder's hand is unbalanced (shortness somewhere) he/she can transfer and then show a second suit which is

natural and 100% game forcing.

Minor suit transfer bids are somewhat different. If the responder bids 2♠ or 2 NT, then the 1NT bidder should accept the transfer if he has a fit in the suit of the responder and a decent 1NT opener...this is called a preaccept. If the opener does not have a fit in the suit of the responder, opener should bid the suit in between the suit responder bid and the suit to which responder transferred. For example:

- (1) After 1NT - 2♠ (transfer to clubs):
  - (a) 2NT = the 1NT hand does not have good clubs and/or a decent\* 1NT opening
  - (b) 3♣ = the 1NT hand has good clubs and a decent\* NT opening (a preaccept)
  
- (2) After 1NT - 2NT (transfer to diamonds)
  - (a) 3♣ = the 1NT hand does not have good diamonds and/or a decent\* opening
  - (b) 3♦ = the 1NT hand does have good diamonds and a decent\* 1NT opening (a preaccept)

(\*decent can probably best be described as all suits stopped.)

If the responder has equal distribution in both minor suits but is weak in high card points, the responder can bid 2 NT as a transfer, and then pass whichever minor suit that opener bids.

Example 1:      ♠ 76  
                     ♥ 5  
                     ♦ K8643  
                     ♣ Q8743

If the responder has a strong hand and wishes to continue to bid

after he has transferred, then the auction becomes a matter of partnership agreement. It is important to discuss and define which auctions show good hands, which show bad hands and which show invitational hands. A suggested approach is this:

(1) Use the minor suit transfers to show bad hands. Thus with a bad hand and a long minor suit just transfer to the minor and then pass if the opener preaccepts that suit or correct to your suit if the opener bids the in-between suit. Example 2:

♠ 9  
♥ 87  
♦ Q109876  
♣ J853

(2) Use the minor suit transfer bid to show a hand with a good six+-card minor that responder might like opener to play game in NT if opener has a decent NT and something of a fit for the minor suit. If opener does not preaccept, settle for playing the minor. For example:

1NT 2NT  
3♣ 3♦ to play as no preaccept

1NT 2NT  
3♦ 3NT to play as opener preaccepted.

Example 3: ♠ 102  
♥ 76  
♦ AQ10642  
♣ J87

(3) Also use the minor suit transfers to show good hands by continuing the bidding naturally after the transfer sequences. For example:

1NT                    2♠  
2NT(or 3♣)        3♠ showing five or six clubs and four spades... game forcing and possible slam interest.

Example 4:        ♠ KQ43  
                      ♥ 7  
                      ♦ K3  
                      ♣ AJ8765

(4) Start invitational sequences with Stayman. For example:

1NT 2♣  
2♠ 3♣ or 3♦ showing an invitational hand with a five or six card minor suit (no guarantees about major suit holdings!)

Example 5:        ♠ 65  
                      ♥ A753  
                      ♦ KJ10765  
                      ♣ 10

Good luck!

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