

## JACOBY TRANSFERS (must be announced)

Transfer bids should be used in response to NT openings on almost all hands containing a five card or longer major. The purpose of the transfer bid is to prevent the strong hand from being led through at trick one and it also solves the problems created by hands of intermediate strength (8-9 HCP). Opener must accept the transfer unless there has been an interference bid but may jump to the three level with a super maximum (17 HCP and four card support).

After 1NT, 2♦ transfers to hearts and 2♥ transfers to spades. Optional treatment permits 4 suit transfers but it is most important for the majors.

Many employ a 2♠ response as a relay to three clubs. Responder will pass with clubs or correct to diamonds revealing a poor hand with at least a six card minor. The relay ends the bidding. Transfer bids can and should be employed when the opponents open the bidding and partner overcalls 1NT and also in auctions such as: 2♣ - 2♦ - 2NT and 2♣ - 2♦ - 3NT.

If the opponents overcall against our NT opening, transfer bids are **NOT** used with one exception. If they overcall 2♣, responder may double that functions as Stayman, 2♦ transfers to hearts, and 2♥ transfers to spades. 2♠ is still a relay to clubs if that is your agreement.

If the opponent doubles the NT opening bid, responder should ignore this action and bid as he would have without the double.

## CONTINUATIONS BY RESPONDER

- 1) Jacoby followed by any number of NT is natural, showing sufficient point count for the level bid and a five card major, usually with a 5-3-3-2 distribution.

Example: ♠KJ863, ♥Q72, ♦AJ4, ♣95

Opener	Responder
1NT	2♥
2♠	3NT

- 2) Jacoby followed by a new suit bid at the three level is game forcing, showing four or more cards in the second suit along with five or more in the major suit shown by the transfer.

Example: ♠7, ♥AQ943, ♦J75, ♣KJ42

Opener	Responder
1NT	2♦
2♥	3♣

3) Jacoby followed by a raise to the three level is an invitation to game promising a six card or longer suit.

Example: ♠KQ10872, ♥53, ♦J7, ♣Q64

Opener	Responder
1NT	2♥
2♠	3♠

How to respond with five cards in both hearts & spades:.

- With a poor hand (0-4 HCP) ,transfer into the better suit and then pass when partner accepts the transfer.
- With an invitational hand (5 – 7 HCP). Transfer into hearts and then bid 2♠.
- With a game-forcing hand (8+ HCP). Transfer into spades and then bid 3♥.

How to respond with five cards in one major and four cards in the other major.

a) Use Stayman (2♣) with at least invitational values, and if opener denies a four card major by bidding 2♦, show the five card major at the two level with invitational values but jump to the three level in the five card suit with game values.

Example: ♠AJ963, ♥KQ75, ♦8, ♣1042

Opener	Responder
1NT	2♣
2♦	3♠ which shows 5 spades and 4 hearts.

b) Use Smolen. This is a further refinement that allows responder to jump in the shorter major to permit opener to become the declarer a potential 5-3 fit should he so desire.

Example: ♠AJ963, ♥KQ75, ♦8, ♣1042

Opener	Responder
1NT	2♣
2♦	3♥ which shows 4 hearts and 5 spades and game values.

NOTE: If opener holds three cards in responder's five-card major he will generally prefer to play game in the major than in 3NT.

- A Jacoby Transfer followed by a 4NT rebid by responder is quantitative inviting slam in the major or NT.

Opener	Responder
1NT	2♥
2♠	4NT

Responder holds : ♠KJ873 ♥A6 ♦QJ9 ♣AJ5

