

Jacoby Transfers

What is a Jacoby Transfer?

- A bidding convention over partner's 1NT (15-17 HCPs) opener.
- 2♦ = Transfer, showing 5+ hearts and any strength. The 1NT opener must bid 2♥.
- 2♥ = Transfer, showing 5+ spades and any strength. The 1NT opener must bid 2♠.
- When responder bids 2♦ or 2♥, partner must say "Transfer" to inform opponents.
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Why Use Jacoby Transfer?

- Allows the 1NT hand to play the contract, often an advantage.
- Allows responder to invite game after the transfer when they have 8-9 HCP.

Responder's Rebids after the Jacoby Transfer (Shown for a heart transfer, similar for spades)

- Pass = Weak hand (0-7 pts.).
- 2NT = Invitational (8-9 HCP) to 4♥ or 3NT, exactly 5 cards in your suit.
- 3NT = Game values for 4♥ or 3NT, exactly 5 cards in your suit.
- 3♥ = Invitational to 4♥ (8-9 support points), 6 or more cards in your suit.
- 4♥ = Game values, 6 or more cards in your suit.
- New suit = Forcing to game, showing a second suit.

Opener's Rebids (Shown for a heart transfer, similar for spades)

When deciding contract strain, always choose partner's major if you have 3+-card support. If partner's rebid was invitational, you must also show your strength by choosing the right level. If responder transfers and rebids 2NT (invitational), you should:

- Pass with a minimum opening (15 pts.) and 2-card support for partner's suit.
- Bid 3♥ with 15 pts. and 3-card support.
- Bid 3NT with 16-17 pts. and 2-card support.
- Bid 4♥ with 16-17 pts. and 3-card support.

Over 2NT Openings

You can also use transfers after partner opens 2NT (3♦ to show 5+ hearts, 3♥ to show 5+ spades). After the transfer, responder can:

- Pass with a weak hand (0-3 HCP).
- Raise to 4 of the major with game values (4-5+ support points) and a 6+-card suit.
- Rebid 3NT with game values and a 5-card suit.
- Bid a new suit to show a strong, two-suited hand.

Jacoby Transfers Worksheet

What would you respond with these hands?

Your Hand	Auction	Your Bid
1. ♠873, ♥J8732, ♦92, ♣1096	1NT - ?	
2. ♠AK3, ♥KJ732, ♦92, ♣K96	1NT - ?	
3. ♠ A10732, ♥A82, ♦92, ♣962	1NT - 2H (Transfer) - 2S - ?	
4. ♠ K107532, ♥A102, ♦72, ♣96	1NT - 2H (Transfer) - 2S - ?	
5. ♠AQ3, ♥KJ732, ♦92, ♣Q96	1NT - 2D (Transfer) - 2H - ?	
6. ♠A103, ♥KQ5, ♦A62, ♣A96	1NT - 2D (Transfer) - 2H - 3NT - ?	
7. ♠A1073, ♥KQ5, ♦A6, ♣Q96	1NT - 2D (Transfer) - 2H - 2NT - ?	