

Mini Lesson 2: Jacoby Transfer

Jacoby Transfers are used after a player has opened or overcalled 1NT, and the responder holds at least one five card major suit. Responder wants his team to play in this long suit but wants the 1NT opener to play the hand.

- **Why use Jacoby Transfers?** If responder names the long suit, (s)he plays the contract. The strong hand then becomes dummy and exposes the placement of the high card points to the defense. If a transfer is used, the weak hand becomes dummy and opponents have a harder time locating the high cards.
- **When do you use Jacoby Transfers?** When your partner opens or overcalls 1NT and you hold five or more cards in one or both majors. Notice here no mention is made re: points. You can transfer with as few as 0 points.

Opener
1NT

Responder
2♦ or 2♥

Responder's 2♦ is a transfer to 2♥ and says nothing about diamonds. Similarly, if responder bids 2♥, it asks partner to bid 2♠. It says nothing about the heart suit.

Opener's Rebids. Opener must complete the transfer by bidding two of the next suit up.

What happens next? Responder has a number of options for your next bid:

- **Pass:** A weak hand w/ 5+ in a major. This shows 0-7 points
- **2NT:** 5 of the major, and invitational (8-9 pts).
 - **Opener** should pass with a minimum and 2-cards in suit, or sign off at 3 of the major with 3+ and a minimum (**Responder** passes).
 - **Opener** should bid 3 NT, or bid 4 of the major (with 3+) with a maximum (**Responder** passes).
 - With an in-between hand, **opener** evaluates quality of hand (9s and 10s, sequence of honors, etc.) and chooses accordingly (**Responder** passes).
- **3 of the major:** 6+ of the major, and invitational (8-9 points)
 - **Opener** passes with a minimum
 - **Opener** bids either 3NT or 4 of the major (normally 4 of the major)
- **3NT:** 5 of the major and a game going hand (10-15 points)
 - **Opener** passes with 2 cards in the major or corrects to 4 of major with 3+
- **4 of the major:** 6 cards in the major and game going (10-15 points)
 - **Opener** passes

Transfers to Minors (optional- agree with partner!)

Use with a weak hand (0-7 points) and a 6-card minor

Opener

1NT

3♣

Responder

2♠ (relay to 3C)

Pass if clubs is your suit or correct to 3♦. Opener must pass.

- Why 6 cards? Much easier to make 1 than 3. Better chance of 1NT than 3♣'s with 5 of a minor and a weak hand.
- Why not with invitational or game going values? Same concept. Making 5 is hard! Better to take chances with 2NT or 3NT.

What to do with 5-5 in the majors?

- With a weak hand, choose one to transfer and then pass
- If you are invitational, transfer to hearts, then bid spades.
 - Opener can pass with a minimum and 3+ spades or bid 3♥ with a minimum and 3+ hearts.
 - Opener can bid game in best major with a maximum.
- If you are game going, transfer to spades and then bid 4♥.
 - Opener can pass or correct to 4♠.
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Other Considerations

- If the 1 NT bid is doubled, transfers are "on."
- Stayman, not transfers, should be used with hands that are 4-5 or 5-4 in the majors. If partner responds 2D (no 4 card major)
 - If you are invitational (8-9 points), bid your 5-card major at the 2-level
 - If opener has a minimum, opener passes with 3 or bids 2NT with 2.
 - If opener has a maximum, opener bids 4 of major with 3+ of the suit or bids 3NT with 2 of suit.
 - If you are game going (10+ points), bid your 5-card major at the 3 level.
 - Opener bids 3NT with 2 of the suit
 - Opener bids 4 of the suit with 3+ card support

Over 2NT Openings

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

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

Test Your Jacoby Transfers

The Jacoby Transfer convention is used with a five-card major suit after partner opens 1NT.

Your partner opens the bidding 1NT. What do you respond with each of the following hands?

1. ♠KQ854 ♥A9 ♦32 ♣J984
Pass 2♣ 2♥ 2NT 2♠ 3NT
2. ♠K9532 ♥43 ♦J765 ♣82
Pass 2♣ 2♥ 2NT 2♠
3. ♠Q4 ♥AJ943 ♦Q32 ♣1084
Pass 2♣ 2♦ 2♥ 2NT
4. ♠Q1053 ♥AKJ102 ♦A52 ♣9
2♣ 2♦ 2♥ 2♠ 2NT 3NT
5. ♠954 ♥J9 ♦A5 ♣KQ9763
2NT 2♣ 2♠ 3NT 3♣

Your partner opens 1NT, you transfer them to a major. What do you now bid with the following:

6. ♠AJ872 ♥K10 ♦A6 ♣Q1087
Pass 3♣ 3♠ 2NT 3NT
7. ♠AK972 ♥5 ♦Q94 ♣10982
Pass 3♣ 2NT 2♠ 3NT
8. ♠987652 ♥A2 ♦AJ8 ♣72
Pass 2NT 3♠ 3NT 4♠
9. ♠AK9732 ♥5294 ♣1098
Pass 2NT 3♠ 3NT 4♠
10. ♠Q10852 ♥AK973 ♦Q ♣72
3♥ 3♠ 2NT 3NT 4♥ 4♠