

TRANSFER ADVANCES

It is often difficult to describe one's hand when partner overcalls, especially when you hold an unbid major. Suppose you sit East and hold ♠AQ873 ♥65 ♦Q3 ♣Q853. The bidding goes:

South	West	North	East
1♥	2♣	Pass	?

If you bid 2♠, partner may pass with two little spades and no more to say. If you bid 3♣, you could miss a good spade contract if he has spade support. If you play 2♠ as forcing, then you won't know what to do with one more spade and one less club if overcaller rebids his clubs. Does he have a tolerance for spades or not? The hand is not strong enough for a fit-jump to 3♠, which gets you to the four level. Or maybe you have ♠A10762 ♥KQJ ♦J73 ♣Q8. Should you bid 2♠ or 2NT? Probably 2NT, which misses a better spade contract if West has ♠Q94 ♥62 ♦95 ♠AK10765. And what if you have both unbid suits? How do you show them?

What are the requirements for a transfer bid? Only one: Common sense! You must have enough in suit quality, HCP, and support for partner to provide adequate safety considering the vulnerability. The indicated (target) suit must be at least five cards long.

When Do Transfers Apply?

Transfer advances apply when all the following conditions are met:

- There is at least one major unbid by either side.
- The overcall was 1♦, 1♠, or 2♣ (not 1♥), nothing higher.
- Third hand has passed, made a negative double, or raised a minor suit to the two level.

In other situations transfers do not work as well as natural advances. The reason for not including transfers after a 1♥ overcall is that a natural 1♠ bid is too valuable to give up. It's a cheap bid, and advancer often doesn't have the assets required for higher-level action.

SWAPs and BUMPs

A SWAP consists of switching the names of two strains to indicate one by naming the other, e.g., hearts means spades and spades means hearts.

A BUMP consists of naming a suit ranked just below a suit in order to indicate that suit, i.e., clubs means diamonds, diamonds means hearts, hearts means spades, and spades ("below" clubs, for this purpose) means clubs.

Here are the rules for BUMPs and SWAPs:

- Both must point to a suit of at least five cards.

-- BUMPs are used to advance a "supercall" (simple overcall that takes up maximum bidding space) if third hand passes or doubles negatively (not when he raises).

South	West	North	East
1♣	1♠	P/Dbf	2♣ - diamonds
			2♦ - hearts
			2♥ - probing cue bid

The 2♥ bid doesn't point to clubs as a suit but as a cue bid: an all-purpose "probing cue bid" described in section 10-12. There is only one other occasion for BUMPs, since transfers aren't used to advance a 1♥, 2♦ or higher overcall:

South	West	North	East
1♦	2♣	P/Dbf	2♦ - hearts
			2♥ - spades
			2♠ - probing cue bid

-- SWAPs are used for all other transfer advances. There are four such sequences if third hand passes or doubles negatively:

South	West	North	East
1♣	1♦	Pass	1♥ - spades
			1♠ - hearts
			2♣ - probing cue bid

South	West	North	East
1♦	1♠	Pass	2♣ - hearts
			2♦ - probing cue bid
			2♥ - clubs

South	West	North	East
1♥	2♣	Pass	2♦ - spades
			2♥ - probing cue bid
			2♠ - diamonds

South	West	North	East
1♠	2♣	Pass	2♦ - hearts
			2♥ - diamonds
			2♠ - probing cue bid

Note that the probing cue bid in a SWAP situation is always a bid of opener's suit. If third hand raises the major in the last two sequences, transfers do not apply. There are two more SWAP sequences, however, because the two BUMP situations shown previously become SWAPs if third hand raises::

South	West	North	East
1♣	1♠	2♣	2♦ - hearts
			2♥ - diamonds

South	West	North	East
1♦	2♣	2♦	2♥ - spades
			2♠ - hearts

In order to cover all simple overcall sequences thoroughly, we will go through them one by one. Some added rules arising from this review will be listed at the conclusion.

1♣-1♦-Pass

Transfers are handy for such hands as:

--♠AQxxx ♥Qxx ♦Jx ♣AJx Transfer to spades (1♥), then bid 2NT if not supported. With minors switched, raise diamonds if not supported. With majors switched, transfer to hearts (1♠), etc.

--♠KJxxxx ♥Qx ♦Jxx ♣Ax or majors switched. With a forcing 1♠, advancer doesn't know if overcaller can "stand" spades if he now rebids clubs. With transfers, overcaller can indicate whether or not he has spade tolerance.

-- A two-suiter in the majors, which may not get described unless 1♠ is forcing. Transfer to spades, then bid hearts.

The broad picture for this SWAP situation:

South	West	North	East
1♣	1♦	Pass	1♥ - spades
			1♠ - hearts
			2♣ - probing cue bid
			2♦ - normal raise
			2♥/2♠ - like a weak two bid (UPH)
			2♥/2♠ - fit jumps, five-card suit (PH)
			3♣ - natural, not forcing
			3♦ - too good for 2♦
			3♥/3♠ - preemptive
			1NT/2NT - not forcing

The raises, new-suit jumps, and notrump bids are the same as when not using transfers. See section 8-2, Advancing a Simple Overcall.

South	West	North	East
1♣	1♦	Pass	1♥ - spades
Pass	1♠		- xxx or better, not forcing
	2♠		- spade raise, opening values
	2♣		- spade tolerance (xx)
	2♦		- no spade tolerance
	2♥		- five hearts or a strong hand, forcing

We have found a purpose for a cue bid by overcaller: to show tolerance for advancer's suit. The 2♥ bid implies a five-card suit or a strong hand, since advancer might have cue bid with four or more cards in both

majors, and 2♥ crowds the bidding somewhat. It has to be forcing.

South	West	North	East
1♣	1♦	Pass	1♠ - hearts
Pass	2♣ - tolerance for hearts		
	2♦ - no heart tolerance		
	2♥ - xxx or better		
	2♠ - five spades, or a strong hand		

In this sequence the space-consuming “fourth-suit” bid of 2♠ by West cannot be a stretch, and practically denies heart tolerance.

These SWAPs can be made with a fairly light hand if advancer has good support for a 2♦ contract. Advancer won't "rebid" his suit opposite a denial of tolerance unless his suit is self-sufficient (playable opposite a singleton). Is this hand too weak for a SWAP: ♠QJ87xx ♥xx ♦xx ♣xxx? The answer is obviously yes. We could play 2♠ as preemptive, but that is unlikely to be useful. Lacking enough playing tricks to bid 3♠, we must pass a hand of this sort. A weakish hand (not this weak, however) should have diamond support or an independent spade suit. If overcaller doubles a club rebid, a weakish advancer must have a place to go.

What if opener butts in?

South	West	North	East
1♣	1♦	Pass	1♠ - hearts
2♣	Dbl - for penalties		
	2♦ - probable heart tolerance, good hand		
	2♥ - three or more hearts		
	2♠ - five spades, strong hand		
	Pass - poor hand		

Free acceptance of the transfer should show at least three cards in the suit, but not necessarily opening-bid strength. A free rebid of the overcall suit implies tolerance for advancer's suit as well as a promising hand, without which a pass is usually indicated. If advancer is quite prepared to bid 3♦ on her own, however, 2♦ need not require heart tolerance.

1♣-1♥-Pass
1♦-1♥-Pass

Transfers just don't work after a 1♥ overcall; we must be able to bid a non-forcing 1♠. Overcaller won't pass without three-card support, however. He usually cue bids with tolerance for spades. Without tolerance, he will probably have the unbid minor or a six-card heart suit to bid. He might be able to bid 1NT. A spade raise shows a hand that would be a decent opening bid.

1♣-1♠-Pass

This supercall sequence calls for BUMPs:

South	West	North	East
1♣	1♠	Pass	2♣ - diamonds
			2♦ - hearts
			2♥ - probing cue bid

1♦-1♠-Pass

This sequence calls for a SWAP because 1♠ is a supercall:

South	West	North	East
1♦	1♠	Pass	2♣ - hearts
			2♦ - probing cue bid
			2♥ - clubs

South	West	North	East
1♦	1♠	Pass	2♣ - hearts
Pass	2♦ - heart tolerance		
	2♥ - weak heart raise, not forcing		
	2♠ - no heart tolerance		
	3♥ - heart raise, opening values, not forcing		

The 2♠ bid may have to be made with only five spades. Overcaller should remember this before bidding a poor spade suit with short hearts.

South	West	North	East
1♦	1♠	Pass	2♥ - clubs
Pass	2♠ - probably six spades unless lacking club tolerance		
	3♣ - spades not good		

There is no point in transferring to clubs with spade support unless spades are to be raised on the next round. West must therefore accept the transfer to 3♣ with only five spades unless he has no club tolerance.

1♦-2♣-Pass

This supercall sequence calls for BUMPs:

South	West	North	East
1♦	2♣	Pass	2♦ - hearts
			2♥ - spades
			2♠ - probing cue bid

South	West	North	East
1♦	2♣	Pass	2♦ - hearts
Pass	2♥ - almost forced, may have support		
	2♠ - five-carder, or strong hand		
	3♣ - self-sufficient suit, short hearts		
	3♥ - heart support, opening values		

South	West	North	East
1♦	2♣	Pass	2♥ - spades
Pass	2♠ - almost forced, may have support		
	3♣ - self-sufficient suit, short spades		
	3♠ - spade support, good hand		

Advancer will often have a five-card major, with either club support or a notrump bid in reserve.

1♥-1♠-Pass

No transfers here (no unbid major)

1♠-2♥-Pass

This sequence is out of order, put here because transfers don't apply in this case either.

1♥-2♣-Pass

This sequence calls for a SWAP:

South	West	North	East
1♥	2♣	Pass	2♦ - spades
			2♥ - probing cue bid
			2♠ - diamonds

South	West	North	East
1♥	2♣	Pass	2♦ - spades
Pass	2♥ - spade tolerance		
	2♠ - spade raise		
	3♠ - spade raise, opening values		
	3♣ - no spade tolerance		

South	West	North	East
1♥	2♣	Pass	2♠ - diamonds
Pass	3♣ - prefers clubs for some reason		
	3♦ - prefers diamonds for some reason		

There isn't much sense in transferring to diamonds without a six-card suit, so overcaller can prefer diamonds with a doubleton if his club suit is not self-sufficient.

1♠-2♣-Pass

This sequence calls for a SWAP:

South	West	North	East
1♠	2♣	Pass	2♦ - hearts
			2♥ - diamonds
			2♠ - probing cue

South	West	North	East
1♠	2♣	Pass	2♦ - hearts
Pass	2♥		- tolerance or better
	2♠		- heart tolerance, good clubs
	3♣		- no heart tolerance
	3♥		- heart raise, opening values

South	West	North	East
1♠	2♣	Pass	2♥ - diamonds
Pass	2♠		- diamond tolerance
	3♣		- no diamond tolerance
	3♦		- diamond support

1♥-2♦-Pass**1♠-2♦-Pass**

Transfers don't work at all; we must be able to make a non-forcing bid in the unbid major.

Transfers don't work well for higher overcalls either, so we have finished.

Conclusions

Advances for all these situations should work satisfactorily over a either a pass or a negative double. Even when the doubler shows four cards in a certain suit, they could be four small. Transferring to that suit is therefore not irrational.

When a transfer is refused or accepted minimally (i.e., could be little or no tolerance), a new suit bid or return to the overcall suit by advancer is not forcing. When overcaller's acceptance is known to include three-card support, advancer's "new suit" bid (which will sound like a rebid) is a game try, forcing.

Overcaller's raise (not mere acceptance) of advancer's transfer target suit shows not only three-card support but also decent opening bid strength. Conversely, mere acceptance shows either a weaker hand or (in some sequences) fewer than three cards in the suit.

Overcaller's rebid of 2NT does not show extra values, but may have them. Advancer must remember that overcaller will not generally show extra values in reply to a transfer advance, except for jump raises of the transfer target suit. If advancer wants to hear about extra values right away, he can cue bid. Overcaller's cue bid says nothing about his strength. Whether weak or strong, he should make this tolerance-showing when not accepting a transfer.

The transfer bidder seldom has four cards in the suit used for the transfer bid, unless he plans to bid the suit later. Overcaller therefore needs five cards or a strong hand to "raise" the transfer bid, especially when the raise takes up considerable bidding space. This fourth suit bid is forcing.

Free bids (when opener butts in with a bid or double after an advance) imply a promising hand. Free acceptance of a transfer shows at least three cards in the suit, but does not require opening bid strength. If opener doubles a transfer bid, a redouble shows a stopper in the doubled suit, possibly resulting in a notrump contract from advancer's side. Let opener lead away from his strength.

Following an advance of any sort, doubles by either partner are for penalties, with one exception: If overcaller passes a suit rebid by opener, a two-level reopening double by a transfer advancer is not for penalties:

South	West	North	East
1♣	1♦	Pass	1♠ - hearts
2♣	Pass	Pass	Dbl - takeout

The double asks overcaller to bid 2♦ with no heart tolerance, 2♥ with heart tolerance, or pass with good clubs. If South had bid 3♣, the double would be more penalty-oriented. If he had bid a new suit (2♠, in this case) the double would be for penalties.

Transfers When RHO Raises

We can use transfers over most minor-suit raises, but they have to be SWAPs. We retain the rule of not using transfers in support of a heart overcall, and also will not use them if a major suit is raised.

1♣-1♦-2♣

South	West	North	East
1♣	1♦	2♣	2♥ - spades
			2♠ - hearts

Use common sense: West should accept the transfer to spades with tolerance for spades, but he can show tolerance for hearts cheaply by bidding 3♣ over 2♠. No difference here in the fit jump bids. headed by at least the ace or king, and values for a raise to 4♦ (or better). Why have fit jumps if an advancive double can be used with a fit- jump sort of hand? For one thing, a fit jump requires at least the ace or king of the jump suit and another HCP card..

1♣-1♥-2♣ 1♦-1♥-2♦

No transfers in support of a heart overcall. Use natural advances, including forcing natural jumps by an unpassed hand, fit jumps only by a passed hand.

1♣-1♠-2♣

South	West	North	East
1♣	1♠	2♣	2♦ - hearts 2♥ - diamonds

1♦-1♠-2♦

South	West	North	East
1♦	1♠	2♦	2♥ - clubs 3♣ - hearts 3♥/4♣ - Fit jumps (PH)

This doesn't look too good, since a natural 2♥ advance might be handy. However, we can double with hearts and clubs.

1♦-2♣-2♦

South	West	North	East
1♦	2♣	2♦	2♥ - spades 2♠ - hearts Dbl - hearts & spades

The transfer to hearts is ugly, but in the interest of simplicity we won't change the rules just for that reason. Overcaller must accept the transfer to spades with tolerance, but may reject the transfer to hearts with a weak doubleton and self-sufficient clubs.

1♥-1♠-2♥**1♠-2♥-2♠**

No transfers when both majors have been bid. A double shows both minors, new suit jumps by a passed hand are fit jumps. New suit jumps by an unpassed hand are natural and forcing, although a good case could be made for fit jumps. For consistency, however, we make them natural.

1♥-2♣-2♥**1♠-2♣-2♠**

No transfers when a major suit has been raised:

South	West	North	East
1♥	2♣	2♥	2♠/3♦ - not forcing