

Intermediate Lesson 1: Transfers

Board 1
North Deals
None Vul

♠ A J 10 4
♥ K 7 2
♦ K Q 6
♣ J 5 3

♠ K 8 7
♥ J 10 3
♦ A 9 5
♣ K 9 8 4

♠ Q 9 6 2
♥ 9 6
♦ 10 7 4 3
♣ A Q 2

♠ 5 3
♥ A Q 8 5 4
♦ J 8 2
♣ 10 7 6

West	North	East	South
Pass	1 NT	Pass	2 ♦
	2 ♥	All pass	

South prefers to play in hearts rather than pass

1 NT - 2 ♦ shows at least 5 hearts. North responds 2 ♥ as instructed and South now passes.

Board 5
North Deals
N-S Vul

♠ 7 2
♥ A Q 4
♦ K 8 5 3
♣ A 7 6 2

♠ K Q 8 4
♥ 6 5 2
♦ J 6
♣ 10 8 5 3

♠ J 10 9 6 3
♥ K 7
♦ 9 7 2
♣ K 9 4

♠ A 5
♥ J 10 9 8 3
♦ A Q 10 4
♣ Q J

West	North	East	South
Pass	1 NT	Pass	2 ♦
Pass	2 ♥	Pass	3 ♦
Pass	4 ♥	All pass	

South's 2 ♦ shows at least 5 hearts. 3 ♦ is showing a second suit and forces the partnership to game. Although North has 4 diamonds too, they want to play in the known 8+ card major fit. The jump to 4 ♥ shows at least 3 hearts, and a minimum hand.

NB: While 4 ♥ should make 10 tricks, 3 NT and 5 ♦ fail on a spade lead.

Board 2
East Deals
N-S Vul

♠ K 9 8 4
♥ 10 7 2
♦ A 9 5
♣ K 8 3

♠ A Q 7 3
♥ 9 8 5 4
♦ K Q J
♣ 10 4

♠ 6 2
♥ 6 3
♦ 8 4 3
♣ A Q J 9 7 6

♠ J 10 5
♥ A K Q J
♦ 10 7 6 2
♣ 5 2

West	North	East	South
2 NT	Pass	1 NT	Pass
		3 ♣	All pass

West decides that the contract is better played in clubs, no matter what East's club holding is, so uses 2 NT to transfer to a minor. East must bid 3 ♣.

With a long club suit and few HCP, West passes. East should make 9 tricks.

Board 6
East Deals
E-W Vul

♠ J 9
♥ 10 9 8 7
♦ J 7 4 3
♣ K 6 2

♠ A K 8 7 6 3
♥ 5 3 2
♦ K 8
♣ 7 3

♠ Q 10 2
♥ K Q 6
♦ Q 5
♣ A J 10 9 4

♠ 5 4
♥ A J 4
♦ A 10 9 6 2
♣ Q 8 5

West	North	East	South
2 ♥	Pass	1 NT	Pass
3 ♠	Pass	4 ♠	All pass

West bids 2 ♥ to show at least 5 spades and then bids 3 ♠ to show an invitational hand with at least 6 spades. East is maximum and accepts the invitation.

NB: it is often better for the Notrump hand to be declarer. If West were to play 4 ♠, a top of sequence heart lead beats the game, whereas the contract is unbeatable if East is Declarer.

Board 3
South Deals
E-W Vul

♠ K 4 2
♥ Q 6 5
♦ K Q J 4
♣ 10 6 2

♠ J 9 8
♥ A 7 2
♦ 9 8 3 2
♣ K Q 3

♠ 7 6 5
♥ J 10 9 3
♦ 10 7 5
♣ A 9 8

♠ A Q 10 3
♥ K 8 4
♦ A 6
♣ J 7 5 4

West	North	East	South
Pass	2 ♠	Pass	1 NT
All pass			3 NT

North invites and if South is maximum, their side will have 25 HCP. That should have enough for game in Notrumps.

2 ♠ asks whether South is minimum or maximum.

3 NT should make on any lead.

Board 7
South Deals
Both Vul

♠ Q J 8 7 5
♥ 8 7 2
♦ 9 7 3 2
♣ 3

♠ A 6 3 2
♥ 9 4 3
♦ 8
♣ K Q J 9 2

♠ K 10
♥ K J 10 6
♦ A Q 10 5
♣ 10 5 4

♠ 9 4
♥ A Q 5
♦ K J 6 4
♣ A 8 7 6

West	North	East	South
Pass	2 ♥	Pass	1 NT
All pass			2 ♠

You can never be too weak to bid when your partner opens 1 NT and you have a 5 card major. Hence, North transfers to 2 ♠ and would be very happy if the opponents bid over 2 ♠.

Even if 2 ♠ fails to make, it would be down fewer tricks than would 1 NT after the lead of the ♣ K.

Board 4
West Deals
Both Vul

♠ A 7 2
♥ Q J 10 5
♦ A 10 4
♣ 9 7 4

♠ K Q 10 5 3
♥ K 7 3
♦ 9 6 3
♣ K 6

♠ J 4
♥ A 9 8
♦ K Q 7 2
♣ Q 8 5 3

♠ 9 8 6
♥ 6 4 2
♦ J 8 5
♣ A J 10 2

West	North	East	South
1 NT	Pass	2 ♥	Pass
2 ♠	Pass	2 NT	All pass

With 11 HCP, East has enough points to invite game. 2 ♥ shows at least 5 spades and 2 NT an invitational hand.

West is minimum and with no support for spades, so passes.

West should make 8 tricks, 4 in spades, 2 in hearts and one in each minor suit.

Board 8
West Deals
None Vul

♠ 9 6 2
♥ A J 10 9
♦ 3 2
♣ K 8 5 2

♠ A K 7 3
♥ K 4
♦ A 10 9 4
♣ 7 6 3

♠ Q 4
♥ Q 7 6 3 2
♦ K Q J 7 5
♣ Q

♠ J 10 8 5
♥ 8 5
♦ 8 6
♣ A J 10 9 4

West	North	East	South
1 NT	Pass	2 ♦	Pass
2 ♥	Pass	3 ♦	Pass
4 ♦	Pass	5 ♦	All pass

The transfer 2 ♦ followed by the natural forcing 3 ♦ bid allowed the diamond fit to be found.

West is worried about clubs playing in Notrumps and thus supports diamonds. East raises to game and should make 11 tricks on any lead.

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Board 9
North Deals
E-W Vul

♠ A K 7 3
♥ K 4
♦ A 10 9 4
♣ 7 6 3

♠ J 10 8 5
♥ 8 5
♦ 8 6
♣ A J 10 9 4

♠ 9 6 2
♥ A J 10 9
♦ 3 2
♣ K 8 5 2

♠ Q 4
♥ Q 7 6 3 2
♦ K Q J 7 5
♣ Q

West	North	East	South
	1 NT	Pass	2 ♦
Pass	2 ♥	Pass	3 ♦
Pass	4 ♦	Pass	5 ♦
All pass			

The transfer 2 ♦ followed by the natural forcing 3 ♦ bid allowed the diamond fit to be found.

North is worried about clubs playing in Notrumps and thus supports diamonds. South raises to game and should make 11 tricks on any lead.

Board 10
East Deals
Both Vul

♠ Q 9 6 2
♥ 9 6
♦ 10 7 4 3
♣ A Q 2

♠ 5 3
♥ A Q 8 5 4
♦ J 8 2
♣ 10 7 6

♠ A J 10 4
♥ K 7 2
♦ K Q 6
♣ J 5 3

♠ K 8 7
♥ J 10 3
♦ A 9 5
♣ K 9 8 4

West	North	East	South
	1 NT	Pass	2 ♦
2 ♦	Pass	2 ♥	All pass

West prefers to play in hearts rather than pass

1 NT - 2 ♦ shows at least 5 hearts. East responds 2 ♥ as instructed and West now passes.

Board 11
South Deals
None Vul

♠ 6 2
♥ 6 3
♦ 8 4 3
♣ A Q J 9 7 6

♠ J 10 5
♥ A K Q J
♦ 10 7 6 2
♣ 5 2

♠ K 9 8 4
♥ 10 7 2
♦ A 9 5
♣ K 8 3

♠ A Q 7 3
♥ 9 8 5 4
♦ K Q J
♣ 10 4

West	North	East	South
	2 NT	Pass	1 NT
Pass			3 ♣
All pass			

North decides that the contract is better played in clubs, no matter what South's club holding is, so uses 2 NT to transfer to a minor. South must bid 3 ♣.

With a long club suit and few HCP, North passes. South should make 9 tricks.

Board 12
West Deals
N-S Vul

♠ 7 6 5
♥ J 10 9 3
♦ 10 7 5
♣ A 9 8

♠ A Q 10 3
♥ K 8 4
♦ A 6
♣ J 7 5 4

♠ K 4 2
♥ Q 6 5
♦ K Q J 4
♣ 10 6 2

♠ J 9 8
♥ A 7 2
♦ 9 8 3 2
♣ K Q 3

West	North	East	South
1 NT	Pass	2 ♠	Pass
3 NT	All pass		

East invites and if West is maximum, their side will have 25 HCP. That should have enough for game in Notrumps.

2 ♠ asks whether West is minimum or maximum.

3 NT should make on any lead.

Board 13
North Deals
Both Vul

♠ J 4
♥ A 9 8
♦ K Q 7 2
♣ Q 8 5 3

♠ 9 8 6
♥ 6 4 2
♦ J 8 5
♣ A J 10 2

♠ A 7 2
♥ Q J 10 5
♦ A 10 4
♣ 9 7 4

♠ K Q 10 5 3
♥ K 7 3
♦ 9 6 3
♣ K 6

West	North	East	South
	1 NT	Pass	2 ♥
Pass	2 ♠	Pass	2 NT
All pass			

With 11 HCP, South has enough points to invite game. 2 ♥ shows at least 5 spades and 2 NT an invitational hand.

North is minimum and with no support for spades, so passes.

North should make 8 tricks, 4 in spades, 2 in hearts and one in each minor suit.

Board 14
East Deals
None Vul

♠ K Q 8 4
♥ 6 5 2
♦ J 6
♣ 10 8 5 3

♠ A 5
♥ J 10 9 8 3
♦ A Q 10 4
♣ Q J

♠ 7 2
♥ A Q 4
♦ K 8 5 3
♣ A 7 6 2

♠ J 10 9 6 3
♥ K 7
♦ 9 7 2
♣ K 9 4

West	North	East	South
2 ♦	Pass	1 NT	Pass
3 ♦	Pass	2 ♥	Pass
		4 ♥	All pass

West's 2 ♦ shows at least 5 hearts. 3 ♦ is showing a second suit and forces the partnership to game. Although East has 4 diamonds too, they want to play in the known 8+ card major fit. The jump to 4 ♥ shows at least 3 hearts, and a minimum hand.

NB: While 4 ♥ should make 10 tricks, 3 NT and 5 ♦ fail on a spade lead.

Board 15
South Deals
N-S Vul

♠ A K 8 7 6 3
♥ 5 3 2
♦ K 8
♣ 7 3

♠ 5 4
♥ A J 4
♦ A 10 9 6 2
♣ Q 8 5

♠ J 9
♥ 10 9 8 7
♦ J 7 4 3
♣ K 6 2

♠ Q 10 2
♥ K Q 6
♦ Q 5
♣ A J 10 9 4

West	North	East	South
	2 ♥	Pass	1 NT
Pass	3 ♠	Pass	2 ♠
Pass			4 ♠
All pass			

North bids 2 ♥ to show at least 5 spades and then bids 3 ♠ to show an invitational hand with at least 6 spades. South is maximum and accepts the invitation.

NB: it is often better for the Notrump hand to be declarer. If North were to play 4 ♠, a top of sequence heart lead beats the game, whereas the contract is unbeatable if South is Declarer.

Board 16
West Deals
E-W Vul

♠ A 6 3 2
♥ 9 4 3
♦ 8
♣ K Q J 9 2

♠ 9 4
♥ A Q 5
♦ K J 6 4
♣ A 8 7 6

♠ Q J 8 7 5
♥ 8 7 2
♦ 9 7 3 2
♣ 3

♠ K 10
♥ K J 10 6
♦ A Q 10 5
♣ 10 5 4

West	North	East	South
1 NT	Pass	2 ♥	Pass
2 ♠	All pass		

You can never be too weak to bid when your partner opens 1 NT and you have a 5 card major. Hence, East transfers to 2 ♠ and would be very happy if the opponents bid over 2 ♠.

Even if 2 ♠ fails to make, it would be down fewer tricks than would 1 NT after the lead of the ♣ K.