

# Playing & Defending One-Level Transfers

Pete Matthews Jr – <https://3nt.xyz> – © September 5, 2026

This article outlines methods that may lead to a better-informed article in the future. It is referenced in *EZ-Expert Bidding Tools*.

## Playing One-Level Transfers

People play multiple variations of one-level transfers. The 1  $\diamond$  opening shows a hand with at least four diamonds; balanced hands with five diamonds are either included or opened 1  $\clubsuit$ .

Over the 1  $\clubsuit$  opening (which includes all balanced opening bids weaker than 1 NT), 1  $\diamond$  and 1  $\heartsuit$  are each a transfer to the major suit above. In Ron Beall's Toucan Club system, opener completes the transfer with exactly 3-card support; otherwise, 1 NT is available with a balanced hand.

In a superior plan, opener completes the transfer with a balanced minimum, showing 2- or 3-card support. Opener's break to 1 NT shows 17 to 19 HCP, avoiding a jump to 2 NT. Opener may have bid a 2-card club suit; this plan lets responder rescue opener with a 5-card major in a bad hand.

$\spadesuit$  6 5 4    $\heartsuit$  Q J 8 7 2    $\diamond$  9 5    $\clubsuit$  8 7 6

With the above, we can safely respond 1  $\diamond$  (hearts). If opener rebids 1  $\heartsuit$ , showing normal values and two or three hearts, we have an easy pass. We also pass 1  $\spadesuit$ , in the 4-3 fit; and over opener's strong 1 NT, we play 2  $\heartsuit$ .

The 1  $\spadesuit$  response shows a balanced hand, or unbalanced with either minor suit or both, usually with less than invitational values. These methods provide substantial value, and we are still below 1 NT.

A quick grab for more value is to play that a 1 NT response shows an invitational balanced hand, about 11 to 12 HCP. Then 2 NT can be forcing with 13 to 15 or 19+ (planning 4 NT next), and a 3 NT response can be 16 to 18. With this, 2  $\clubsuit$  and 2  $\diamond$  are natural, forcing responses showing at least invitational values.

A more complex approach uses 1 NT through 2  $\heartsuit$  as transfers to the suit above, and 2  $\spadesuit$  as a mixed club raise with 6-card support. In either plan, a jump response of 3  $\clubsuit$  is weak with 6-card support.

Stewart Rubenstein and I have played this plan with opener’s break to 1 NT as 17 to 19. He got it from Adam and Zach Grossack.

## Defending One-Level Transfers

Many plans are played over a one-level transfer to a major suit, some of which are below. Agreements usually apply to the double, cue-bid (responder’s suit at the one level), and jump cue-bid, with other bids being natural. A key factor that some plans seem to ignore:

*If we pass, we should get a second chance.*

| Plan | Double          | Cue-Bid         | Jump Cue-Bid |
|------|-----------------|-----------------|--------------|
| A    | Lead-directing  | Natural         | [Natural]    |
| B    | Takeout         | Natural         | Michaels     |
| C    | Takeout         | Michaels        | [Natural]    |
| D    | Other major & ♦ | Other major & ♣ | Natural      |

- A. This common approach is based on the lead-directing double of a transfer response to a 1 NT opening. While this double is almost completely safe, it does not impede and may help the opponents.
- B. This plan is better than A, but the jump cue-bid can force us to the three level.
- C. This plan is better still, only forcing us to the two level with Michaels. The natural jump cue-bid is the option available to pairs that encounter a natural response in the major.
- D. This plan immediately defines specific two-suiters, rather than Michaels (which could include either minor suit).  
Memory aid: double for diamonds and cue for clubs.

The following more general plan, from Stewart Rubenstein, turns into a variation of plan D at the one level:

When the transfer is the first suit named by the opponents (including transfer openings, and transfer responses to 1 ♣), double is takeout emphasizing the middle suit and the other major, while bidding the suit they transfer to is takeout emphasizing the lower suit and the other major. The exception is a transfer response to a NT opening, in which case it is natural/lead directing for the suit named.