

The Transfer Partner Cheat Sheet

Every major issuer, every partner, every ratio — your map to where your points can go.

Updated July 2026

How to read this sheet: most points transfer 1:1 (1,000 bank points → 1,000 miles). Any ratio shown in bold rose is the exception — read those twice before you transfer!

Chase Ultimate Rewards

Transfer from: Sapphire Preferred, Sapphire Reserve, Ink Business Preferred / Premier · 1,000-pt increments · most transfers instant

AIRLINE PARTNERS			
Aer Lingus AerClub (Avios)	1:1	Southwest Rapid Rewards	1:1
Air Canada Aeroplan	1:1	United MileagePlus	1:1
British Airways Club (Avios)	1:1	Virgin Atlantic Flying Club	1:1
Emirates Skywards	1:1	HOTEL PARTNERS	
Flying Blue (Air France/KLM)	1:1	World of Hyatt — Sapphire Reserve	1:1
Iberia Plus (Avios)	1:1	World of Hyatt — Preferred & Ink*	4:3
JetBlue TrueBlue	1:1	IHG One Rewards	1:1
Singapore KrisFlyer	1:1	Marriott Bonvoy	1:1
		Wyndham Rewards	1:1

Wander Tip · *New Sapphire Preferred cardholders (applied on/after 6/15/26) transfer to Hyatt at 4:3 now; existing Preferred and Ink Preferred cardholders keep 1:1 until 10/1/26. Reserve stays 1:1. Chase is the only bank that transfers to United and Southwest.

Amex Membership Rewards

Transfer from: Platinum, Gold, Green, Blue Business Plus & more · 1,000-pt increments (250 JetBlue / 500 Qantas) · small excise fee on Delta & JetBlue transfers (capped at \$99)

AIRLINE PARTNERS			
Aer Lingus AerClub (Avios)	1:1	Iberia Plus (Avios)	1:1
Aeromexico Rewards	1:1.6	JetBlue TrueBlue	1:0.8
Air Canada Aeroplan	1:1	Qantas Frequent Flyer	1:1
ANA Mileage Club	1:1	Qatar Privilege Club (Avios)	1:1
Avianca LifeMiles	1:1	Singapore KrisFlyer	1:1
British Airways Club (Avios)	1:1	Virgin Atlantic Flying Club	1:1
Cathay Pacific Asia Miles	5:4	HOTEL PARTNERS	
Delta SkyMiles	1:1	Choice Privileges	1:1
Emirates Skywards	5:4	Hilton Honors	1:2
Flying Blue (Air France/KLM)	1:1	Marriott Bonvoy	1:1

Wander Tip · Etihad Guest left the program June 30, 2026. Hilton's 1:2 ratio can genuinely shine — especially for pricey resort stays or when cash rates spike. Just remember each Hilton point stretches less than an Amex point, so run the numbers against the cash rate before you transfer. Deepest airline lineup of any issuer.

Capital One Miles

Transfer from: Venture, Venture X, VentureOne, Spark Miles · 1,000-mile minimum · most transfers instant

AIRLINE PARTNERS			
Aeromexico Rewards	1:1	Qantas Frequent Flyer	1:1
Air Canada Aeroplan	1:1	Qatar Privilege Club (Avios)	1:1
Air France/KLM Flying Blue	1:1	Singapore KrisFlyer	1:1
Avianca LifeMiles	1:1	TAP Miles&Go	1:1
British Airways Club (Avios)	1:1	Turkish Miles&Smiles	1:1
Cathay Pacific Asia Miles	1:1	Virgin Red	1:1
Emirates Skywards	2:1.5	HOTEL PARTNERS	
EVA Air Infinity MileageLands	2:1.5	Accor Live Limitless (ALL)	2:1
Finnair Plus (Avios)	1:1	Choice Privileges	1:1
Japan Airlines Mileage Bank	2:1.5	I Prefer Hotel Rewards	1:1
JetBlue TrueBlue	5:3	Wyndham Rewards	1:1

Wander Tip · Turkish Miles&Smiles is a hidden gem for booking United flights, and Flying Blue's monthly Promo Rewards can be a steal for Europe-bound families.

Citi ThankYou Points

Full ratios below require Strata Premier, Strata Elite, or Prestige · other Citi cards transfer at roughly 30% less · 1,000-pt increments

AIRLINE PARTNERS			
Aeromexico Rewards	1:1	Qatar Privilege Club (Avios)	1:1
American AAdvantage	1:1	Singapore KrisFlyer	1:1
Air Canada Aeroplan	1:1	Thai Royal Orchid Plus	1:1
Avianca LifeMiles	1:1	Turkish Miles&Smiles	1:1
Cathay Pacific Asia Miles	1:1	Virgin Atlantic Flying Club	1:1
Emirates Skywards	1:0.8	HOTEL PARTNERS	
EVA Air Infinity MileageLands	1:1	Accor Live Limitless (ALL)	1:2
Flying Blue (Air France/KLM)	1:1	Choice Privileges	1:1.5
JetBlue TrueBlue	1:1	I Prefer Hotel Rewards	1:2
Qantas Frequent Flyer	1:1	Leading Hotels of the World	5:1
		Wyndham Rewards	1:1

Wander Tip · Citi is the ONLY transferable currency that moves to American Airlines — reason enough to know this program. Choice was devalued from 1:2 to 1:1.5 in April 2026 but still beats everyone else's Choice ratio except Wells Fargo.

Bilt Rewards (bonus round!)

Earn points on rent and mortgage payments — no card required to join · nearly everything transfers 1:1

AIRLINE PARTNERS			
Alaska Atmos Rewards	1:1	TAP Miles&Go	1:1
Air Canada Aeroplan	1:1	Turkish Miles&Smiles	1:1
Avianca LifeMiles	1:1	United MileagePlus	1:1
British Airways Club (Avios)	1:1	Virgin Atlantic Flying Club	1:1
Cathay Pacific Asia Miles	1:1	HOTEL PARTNERS	
Emirates Skywards	1:1	Accor Live Limitless (ALL)	3:2
Flying Blue (Air France/KLM)	1:1	Hilton Honors	1:1
Japan Airlines Mileage Bank	1:1	IHG One Rewards	1:1
Singapore KrisFlyer	1:1	Marriott Bonvoy	1:1
		World of Hyatt	1:1

Wander Tip · Bilt and Chase are the only ways to reach World of Hyatt with transferable points — and Bilt still transfers 1:1. It's also one of the only paths to Alaska and American-alliance flying outside of Citi.

The Golden Rules of Transferring

- 1 Open your loyalty accounts TODAY. Some programs require your account to be open for a while before they'll accept transfers. Set up free accounts with every partner now, so a waiting period never stands between you and a great award.
- 2 Find the award first. Confirm the flight or room is bookable at the price you want BEFORE you transfer a single point.
- 3 Transfers are one-way. Points can never come back to the bank. No speculative transfers, ever.
- 4 Not all transfers are instant. Many land in minutes, but some take a day or two (or longer). If award space is scarce, build in buffer time.
- 5 Names must match. Your loyalty account name must match your credit card account name exactly.
- 6 Know what your points are worth. Ideally you'll squeeze more than 1 cent of value from every point — but sometimes 1 cent is exactly what the trip calls for, and that's okay. The best redemption is the one that gets your family where you want to go.
- 7 Bank points = flexibility. Hold points with your issuer until you're ready to book. Flexibility is the whole superpower.

Made with love (and a whole lot of points) by **The Wander Method**
 Step-by-step guides, calculators & trip reports at thewandermethod.com · [@wander.method](https://twitter.com/wander.method)