

Module 6: Transferring Points to Airline and Hotel Partners

Purpose of This Module

This module explains how to transfer points from your credit card rewards programs to airline and hotel partners. It covers when to transfer, how to check availability, and how to avoid losing value through unnecessary or incorrect transfers.

Why Transfers Matter

Transferring points gives you the flexibility to book with the best airline or hotel for your needs. Credit card points on their own cannot book flights or hotel rooms. They must first be moved into a partner program like American Airlines, British Airways, or Marriott Bonvoy.

Once transferred, points become part of that loyalty program and are subject to its rules and expiration policies.

Before You Transfer

Always confirm that the redemption you want is available before initiating any transfer. Transfers are usually permanent and cannot be reversed.

Checklist before transferring:

- Confirm the flight or hotel has award availability.
- Verify the number of points required matches your plan.
- Compare the cash price to ensure good value.
- Double-check the name on both accounts matches exactly.

Transfer Partners by Bank

Each major credit card rewards program has its own airline and hotel partners.

****Amex Membership Rewards:**** Avios (British Airways, Qatar, Iberia), Delta, ANA, Marriott Bonvoy, Hilton Honors

****Chase Ultimate Rewards:**** Avios, United, JetBlue, IHG, Marriott Bonvoy

****Citi ThankYou Points:**** Qatar Avios, Turkish Airlines, Asia Miles, Choice Hotels

****Capital One Miles:**** Qatar Avios, Air France/KLM Flying Blue, Wyndham Rewards

These programs often share overlapping partners, which gives you flexibility to move points where needed most.

Typical Transfer Ratios and Times

Most transfers occur at a 1:1 ratio, meaning 10,000 bank points become 10,000 airline miles. Some hotel transfers are less favorable, such as 1:2 for Hilton or 1:1 for Marriott.

Typical transfer times:

- Amex to Avios or Marriott: Instant to 48 hours
- Chase to Avios or Marriott: Instant

- Citi to Qatar or Choice: Instant to 24 hours
- Capital One to Qatar: Within minutes

Always allow a buffer of at least 48 hours before your booking deadline.

How to Transfer Points (Step-by-Step)

1. Log in to your credit card rewards portal (Amex, Chase, Citi, or Capital One).
2. Navigate to the 'Transfer Points' or 'Transfer Partners' page.
3. Link your airline or hotel loyalty account if not already done.
4. Enter the number of points to transfer.
5. Confirm and submit. Transfers are usually one-way and irreversible.

Tip: Start with a small test transfer (1,000 points) to verify the connection before moving large amounts.

Best Practices for Transfers

- Only transfer when you are ready to book within a few days.
- Track every transfer in your Family Points Tracker with date, amount, and destination.
- Transfer enough points to cover the entire booking, not partial amounts.
- Keep screenshots of confirmations for your records.
- Avoid converting points to gift cards or cash back, which gives poor value.

Example Transfer Scenario

You find a Qatar Airways business-class ticket from New York to Cairo for 70,000 Avios plus \$150 in taxes. You log in to your Amex account, transfer 70,000 Membership Rewards points to Qatar Avios, and book the ticket immediately.

Cash price for this ticket would be over \$3,500, giving you nearly 5 cents per point in value — an excellent redemption.

Common Mistakes to Avoid

- Transferring points before confirming availability.
- Entering the wrong loyalty account number.
- Forgetting to link accounts before initiating transfer.
- Assuming all transfers are instant — some take up to two days.
- Ignoring transfer bonuses, which can occasionally add 20–40 percent extra miles.

Summary

Transfers are where strategy turns into real travel. With careful timing and verification, you can turn flexible credit card points into award flights and hotel stays worth thousands of dollars.

The next module will focus on how to book award travel efficiently using your transferred miles and points.