THE REWARDS MOM

Credit Card Transfer Partners *at a glance*

POINTS & MILES REFERENCE

Updated November 10, 2026

AIRLINE	PROGRAM	CHASE	AMEX	CAP ONE	CITI	BILT	ROVE
SkyTeam 7 AIRLINES							
Aeromexico	Aeromexico Rewards	–	1:1.6	1:1	–	–	1:1
Air France / KLM	Flying Blue	1:1	1:1	1:1	1:1	1:1	1:1
Delta	SkyMiles	–	1:1	–	–	–	–
ITA Airways	Volare	–	–	–	–	–	–
SAS	EuroBonus	–	–	–	–	–	1:1
Vietnam Airlines	Lotusmiles	–	–	–	–	–	1:1
Virgin Atlantic	Flying Club	1:1	1:1	1:1‡	1:1	1:1	1:1
Star Alliance 12 AIRLINES							
Air Canada	Aeroplan	1:1	1:1	1:1	–	1:1	1:1
Air India	Maharaja Club	–	–	–	–	–	1:1
ANA	ANA Mileage Club	–	1:1	–	–	–	–
Avianca	LifeMiles	–	1:1	1:1	1:1	1:1	–
Copa Airlines	ConnectMiles	–	–	2:1.5	1:1	–	1:1
EVA Air	Infinity MileageLands	–	–	2:1.5	1:1	–	–
Lufthansa	Miles & More	–	–	–	–	–	1:1
Singapore Airlines	KrisFlyer	1:1	1:1	1:1	1:1	–	–
TAP Air Portugal	Miles&Go	–	–	1:1	–	1:1	–
Thai Airways	Royal Orchid Plus	–	–	–	1:1	–	1:1
Turkish Airlines	Miles&Smiles	–	–	1:1	1:1	1:1	1:1
United	MileagePlus	1:1	–	–	–	1:1	–
oneworld 10 AIRLINES							
Alaska Airlines	Atmos Rewards	–	–	–	–	1:1	–
American Airlines	AAdvantage	–	–	–	1:1	–	–
British Airways	Executive Club (Avios)	1:1	1:1	1:1	–	1:1	–
Cathay Pacific	Asia Miles	–	5:4	1:1	1:1	1:1	1:1
Finnair	Finnair Plus (Avios)	–	–	1:1	–	–	1:1
Hawaiian	Atmos Rewards	–	–	–	–	1:1	–
Iberia	Iberia Plus (Avios)	1:1	1:1	–	–	1:1	–
Japan Airlines	JAL Mileage Bank	–	–	2:1.5	1:1	1:1	1:1
Qantas	Qantas Frequent Flyer	–	1:1	1:1	1:1	–	1:1
Qatar Airways	Privilege Club (Avios)	–	1:1	1:1	1:1	1:1	1:1

PARTNER	PROGRAM	CHASE	AMEX	CAP ONE	CITI	BILT	ROVE
Non-alliance 7 AIRLINES							
Aer Lingus	AerClub (Avios)	1:1	1:1	–	–	1:1	–
Emirates	Skywards	–	5:4	4:3	1:0.8	1:1	–
Etihad	Etihad Guest	–	–	1:1	1:1	1:1	1:1
Frontier	Frontier Miles	–	–	–	–	–	1:1
Hainan Airlines	Fortune Wings Club	–	–	–	–	–	1:1
JetBlue	TrueBlue	1:1	1:0.8	5:3	1:1	–	1:1
Southwest	Rapid Rewards	1:1	–	–	–	1:1	–
Hotels 9 PROGRAMS							
Accor	Accor Live Limitless	–	–	2:1	2:1	3:2	3:2
Choice	Choice Privileges	–	1:1	1:1	1:1.5	–	–
Hilton	Hilton Honors	–	1:2	–	–	1:1	–
Hyatt	World of Hyatt	4:3*	–	–	–	1:1†	–
IHG	IHG One Rewards	1:1	–	–	–	1:1	–
Leading Hotels of the World	Leaders Club	–	4:1	–	5:1	–	–
Marriott	Marriott Bonvoy	1:1	1:1	–	–	1:1	–
Preferred Hotels	I Prefer Hotel Rewards	–	–	1:2	1:2	1:2	–
Wyndham	Wyndham Rewards	1:1	–	1:1	1:1	1:1	–

How to read it

1:1	Full value	4:3	Fewer partner points than you send
1:2	More partner points than you send	–	No direct transfer

Ratios are **bank points : partner points**. Cap One = Capital One. Citi ratios are for annual-fee cards (Strata Premier, Strata Elite).

* Sapphire Preferred & Ink Business Preferred are 4:3 to Hyatt. Sapphire Reserve cards stay 1:1.

† Bilt → Hyatt is 1:1 through Dec 31, 2026, then 4:3 on every Bilt card.

‡ Capital One transfers to Virgin Points through Virgin Red.

tips & what's new on the back

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Good to Know *before you transfer*

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What's changed recently

NOV 2, 2026	Capital One adds **Copa ConnectMiles** at 2:1.5.
OCT 25, 2026	Citi adds **Copa ConnectMiles** at 1:1.
OCT 15, 2026	Rove adds **JetBlue TrueBlue** at 1:1, bringing Rove to 22 transfer partners.
OCT 1, 2026	Chase → Hyatt drops to **4:3** for Sapphire Preferred & Ink Business Preferred. Sapphire Reserve cards stay 1:1.
JAN 1, 2027	Bilt → Hyatt drops to **4:3** on all Bilt cards. Still 1:1 through Dec 31, 2026.
SEPT 20, 2026	Citi adds **Japan Airlines** Mileage Bank at 1:1.

Notes

* Chase → Hyatt is 4:3 on Sapphire Preferred and Ink Business Preferred (since Oct 1, 2026). Sapphire Reserve and Sapphire Reserve for Business keep 1:1.

† Bilt → Hyatt changes from 1:1 to 4:3 on January 1, 2027, for every Bilt card.

‡ Capital One transfers to Virgin Points through Virgin Red. Those are the same points used for Virgin Atlantic Flying Club.

- Citi ratios are for annual-fee cards (Strata Premier, Strata Elite). No-annual-fee Citi cards transfer at reduced ratios.
- Avios can be moved between British Airways, Iberia, Aer Lingus, Qatar and Finnair, so a transfer to one can reach the others.

Favorite tips by partner

SkyTeam

Aeromexico Sweet spot partner redemptions via SkyTeam

Air France / KLM Promo Rewards monthly; great Europe availability

Delta Dynamic pricing; flash sales pop up

ITA Airways Included for alliance awareness (no major US bank xfers)

Virgin Atlantic Great for ANA J/F, sometimes Delta nonstops

Star Alliance

Air Canada Family pooling options; great partner web booking

ANA Round-trip only on partners; famous J/F to Japan

Avianca No fuel surcharges; good mixed-cabin pricing

Singapore Airlines Access to SQ premium cabins via KrisFlyer only

Turkish Airlines Great US-Hawaii via United metal (7.5k–10k one-way econ)

United Excursionist perk; dynamic pricing

oneworld

Alaska Airlines Bilt transfers 1:1 (only major US bank partner)

British Airways Great for short-haul; Avios combine across BA/IB/QR/AE

Cathay Pacific Good J to Asia; watch surcharges

Hawaiian Now part of Atmos Rewards (Oct 1, 2025); joined oneworld Apr 22, 2026

Iberia East Coast–Europe off-peak bargains

Japan Airlines Partner bookings via Avios/Qatar/AA also

Qantas Decent Asia/Oceania partner availability

Qatar Airways If unavailable direct, move via Avios combine (BA/IB)

Non-alliance

Aer Lingus Combine Avios with BA/IB/QR

Emirates Wide partner web; watch surcharges

Etihad Partner gems (e.g., AA, Royal Air Maroc)

JetBlue Revenue-based; good family seating policies

Southwest Great for families; no change fees, bags free

Hotels

Accor Fixed-value style; niche U.S. footprint

Choice Great for Scandinavia/Japan via partners

Hilton 5th night free on awards (elite)

Hyatt Best value for families; suites & all-inclusive brands

IHG Frequent promos; 4th-night free on some co-branded redemptions

Leading Hotels of the World Independent luxury hotels worldwide

Marriott Dynamic pricing; strong resort footprint