

THE REWARDS MOM

Transfer Partners Cheat Sheet

SKY TEAM ALLIANCE

AIRLINE	PROGRAM NAME	CHASE	AMEX	CAPITAL ONE	CITI	BILT	ROVE	NOTES		
Aeromexico	Aeromexico Rewards		1:1.6	1:1				Sweet spot partner redemptions via SkyTeam		
Air France / KLM	Flying Blue	1:1	1:1	1:1	1:1	1:1		Promo Rewards monthly; great Europe availability		
Delta	SkyMiles		1:1					Dynamic pricing; flash sales pop up		
ITA Airways	Volare							Included for alliance awareness (no major US bank xfers)		
Virgin Atlantic	Flying Club	1:1	1:1	1:1	1:1	1:1	1:1	Great for ANA J/F, sometimes Delta nonstops		

STAR ALLIANCE

AIRLINE	PROGRAM NAME	CHASE	AMEX	CAPITAL ONE	CITI	BILT	ROVE	NOTES		
Air Canada	Aeroplan	1:1	1:1	1:1		1:1		Family pooling options; great partner web booking		
ANA	ANA Mileage Club		1:1					Round-trip only on partners; famous J/F to Japan		
Avianca	LifeMiles		1:1	1:1	1:1	1:1		No fuel surcharges; good mixed-cabin pricing		
EVA Air	Infinity MileageLands			2:1.5	1:1					
Singapore Airlines	KrisFlyer	1:1	1:1	1:1	1:1	1:1		Access to SQ premium cabins via KrisFlyer only		
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		Great US-Hawaii via United metal (7.5k–10k one-way econ)		
United	MileagePlus	1:1				1:1		Excursionist perk; dynamic pricing		

ONEWORLD ALLIANCE

AIRLINE	PROGRAM NAME	CHASE	AMEX	CAPITAL ONE	CITI	BILT	ROVE	NOTES		
Alaska Airlines	Atmos Rewards					1:1		Listed for alliance completeness (no major US bank xfers)		
American Airlines	AAdvantage				1:1					
British Airways	Executive Club (Avios)	1:1	1:1	1:1		1:1		Great for short-haul; Avios combine across BA/IB/QR/AE		
Cathay Pacific	Asia Miles		5:4	1:1	1:1	1:1		Good J to Asia; watch surcharges		
FinnAir	FinnAir Plus (Avios)			1:1						
Hawaiian	Atmos Rewards					1:1		When fully integrated in the Atmos program Oct. 1, will be part of the One World Alliance		
Iberia	Iberia Plus (Avios)	1:1	1:1			1:1		East Coast–Europe off-peak bargains		
Japan Airlines	JAL Mileage Bank			2:1.5		1:1	1:1	Partner bookings via Avios/Qatar/AA also		
Qatar Airways	Privilege Club (Avios)		1:1	1:1	1:1	1:1		*If unavailable direct, move via Avios combine (BA/IB)		
Qantas	Qantas Frequent Flyer		1:1	1:1	1:1		1:1	Decent Asia/Oceania partner availability		

NO ALLIANCE

AIRLINE	PROGRAM NAME	CHASE	AMEX	CAPITAL ONE	CITI	BILT	ROVE	NOTES		
Emirates	Skywards		5:4	4:3	1:0.8	1:1		Wide partner web; watch surcharges		
Ethiad	Ethiad Guest		1:1	1:1	1:1	1:1		Partner gems (e.g., AA, Royal Air Maroc)		
JetBlue	TrueBlue	1:1	1:0.8	5:3	1:1			Revenue-based; good family seating policies		
Southwest	Rapid Rewards	1:1				1:1		Great for families; no change fees, bags free		
Aer Lingus	AerClub (Avios)	1:1	1:1	1:1		1:1		Combine Avios with BA/IB/QR		

HOTELS

AIRLINE	PROGRAM NAME	CHASE	AMEX	CAPITAL ONE	CITI	BILT	ROVE	NOTES		
Accor	Accor Live Limitless			2:1	2:1	3:2		Fixed-value style; niche U.S. footprint		
Choice	Choice Privileges		1:1	1:1	1:1.5			Great for Scandinavia/Japan via partners		
Hilton	Hilton Honors		1:2			1:1		5th night free on awards (elite)		
Hyatt	World of Hyatt	4:3 (Oct 2 for existing card holders)				1:1		Best value for families; suites & all-inclusive brands		
IHG	IHG One Rewards	1:1				1:1		Frequent promos; 4th-night free on some co-branded redemptions		
Leading Hotels of the World	Leaders Club		4:1		5:1			Independent luxury hotels worldwide		
Marriott	Marriott Bonvoy	1:1	1:1			1:1		Dynamic pricing; strong resort footprint		
Preferred Hotels	I Prefer Hotel Rewards			1:2	1:2	1:2				
Wyndham	Wyndham Rewards			1:1	1:1					

THE REWARDS MOM Transfer Partners Cheat Sheet											
SKY TEAM ALLIANCE											
AIRLINE	PROGRAM NAME	CHASE	AMEX	CAPITAL ONE	CITI	BILT	ROVE	NOTES			
Aeromexico	Aeromexico Rewards		1:1.6	1:1				Sweet spot partner redemptions via SkyTeam			
Air France / KLM	Flying Blue	1:1	1:1	1:1	1:1	1:1		Promo Rewards monthly; great Europe availability			
Delta	SkyMiles		1:1					Dynamic pricing; flash sales pop up			
ITA Airways	Volare							Included for alliance awareness (no major US bank xfers)			
Virgin Atlantic	Flying Club	1:1	1:1	1:1	1:1	1:1	1:1	Great for ANA J/F, sometimes Delta nonstops			
STAR ALLIANCE											
AIRLINE	PROGRAM NAME	CHASE	AMEX	CAPITAL ONE	CITI	BILT	ROVE	NOTES			
Air Canada	Aeroplan	1:1	1:1	1:1		1:1		Family pooling options; great partner web booking			
ANA	ANA Mileage Club		1:1					Round-trip only on partners; famous J/F to Japan			
Avianca	LifeMiles		1:1	1:1	1:1	1:1		No fuel surcharges; good mixed-cabin pricing			
EVA Air	Infinity MileageLands			2:1.5	1:1						
Singapore Airlines	KrisFlyer	1:1	1:1	1:1	1:1			Access to SQ premium cabins via KrisFlyer only			
TAP Air Portugal	Miles&Go			1:1		1:1					
Thai Airways	Royal Orchid Plus				1:1						
Turkish Airlines	Miles&Smiles			1:1	1:1	1:1		Great US-Hawaii via United metal (7.5k–10k one-way econ)			
United	MileagePlus	1:1				1:1		Excursionist perk; dynamic pricing			
ONEWORLD ALLIANCE											
AIRLINE	PROGRAM NAME	CHASE	AMEX	CAPITAL ONE	CITI	BILT	ROVE	NOTES			
Alaska Airlines	Atmos Rewards					1:1		Listed for alliance completeness (no major US bank xfers)			
American Airlines	AAdvantage				1:1						
British Airways	Executive Club (Avios)	1:1	1:1	1:1		1:1		Great for short-haul; Avios combine across BA/IB/QR/AE			
Cathay Pacific	Asia Miles		5:4	1:1	1:1	1:1		Good J to Asia; watch surcharges			
FinnAir	FinnAir Plus (Avios)			1:1							
Hawaiian	Atmos Rewards					1:1		When fully integrated in the Atmos program Oct. 1, will be part of the One World Alliance			
Iberia	Iberia Plus (Avios)	1:1	1:1			1:1		East Coast–Europe off-peak bargains			
Japan Airlines	JAL Mileage Bank			2:1.5		1:1	1:1	Partner bookings via Avios/Qatar/AA also			
Qatar Airways	Privilege Club (Avios)		1:1	1:1	1:1	1:1		*If unavailable direct, move via Avios combine (BA/IB)			
Qantas	Qantas Frequent Flyer		1:1	1:1	1:1		1:1	Decent Asia/Oceania partner availability			
NO ALLIANCE											
AIRLINE	PROGRAM NAME	CHASE	AMEX	CAPITAL ONE	CITI	BILT	ROVE	NOTES			
Emirates	Skywards		5:4	4:3	1:0.8	1:1		Wide partner web; watch surcharges			
Etihad	Etihad Guest		1:1	1:1	1:1			Partner gems (e.g., AA, Royal Air Maroc)			
JetBlue	TrueBlue	1:1	1:0.8	5:3	1:1			Revenue-based; good family seating policies			
Southwest	Rapid Rewards	1:1				1:1		Great for families; no change fees, bags free			
Aer Lingus	AerClub (Avios)	1:1	1:1			1:1		Combine Avios with BA/IB/QR			
HOTELS											
AIRLINE	PROGRAM NAME	CHASE	AMEX	CAPITAL ONE	CITI	BILT	ROVE	NOTES			
Accor	Accor Live Limitless			2:1	2:1	3:2		Fixed-value style; niche U.S. footprint			
Choice	Choice Privileges		1:1	1:1	1:1.5			Great for Scandinavia/Japan via partners			
Hilton	Hilton Honors		1:2			1:1		5th night free on awards (elite)			
Hyatt	World of Hyatt	4:3 (Oct 2 for existing card holders)				1:1		Best value for families; suites & all-inclusive brands			
IHG	IHG One Rewards	1:1				1:1		Frequent promos; 4th-night free on some co-branded redemptions			
Marriott	Marriott Bonvoy	1:1	1:1			1:1		Dynamic pricing; strong resort footprint			
Preferred Hotels	I Prefer Hotel Rewards			1:2	1:2	1:2					
Wyndham	Wyndham Rewards			1:1	1:1						