THE REWARDS MOM

POINTS & MILES REFERENCE

Credit Card Transfer Partners

at a glance

Updated November 10, 2026

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**. Standard ratios only (no limited-time bonuses). Cap One = Capital One.

SkyTeam 7 AIRLINES

Aeromexico Aeromexico Rewards

Chase	Amex	Cap One	Citi	Bilt	Rove
–	1:1.6	1:1	–	–	1:1

Sweet spot partner redemptions via SkyTeam

Air France / KLM Flying Blue

Chase	Amex	Cap One	Citi	Bilt	Rove
1:1	1:1	1:1	1:1	1:1	1:1

Promo Rewards monthly; great Europe availability

Delta SkyMiles

Chase	Amex	Cap One	Citi	Bilt	Rove
–	1:1	–	–	–	–

Dynamic pricing; flash sales pop up

ITA Airways Volare

Chase	Amex	Cap One	Citi	Bilt	Rove
–	–	–	–	–	–

Included for alliance awareness (no major US bank xfers)

SAS EuroBonus

Chase	Amex	Cap One	Citi	Bilt	Rove
–	–	–	–	–	1:1

Vietnam Airlines Lotusmiles

Chase	Amex	Cap One	Citi	Bilt	Rove
–	–	–	–	–	1:1

Virgin Atlantic Flying Club

Chase	Amex	Cap One	Citi	Bilt	Rove
1:1	1:1	1:1[‡]	1:1	1:1	1:1

Great for ANA J/F, sometimes Delta nonstops

Star Alliance 12 AIRLINES

Air Canada Aeroplan

Chase	Amex	Cap One	Citi	Bilt	Rove
1:1	1:1	1:1	–	1:1	1:1

Family pooling options; great partner web booking

Air India Maharaja Club

Chase	Amex	Cap One	Citi	Bilt	Rove
—	—	—	—	—	1:1

ANA ANA Mileage Club

Chase	Amex	Cap One	Citi	Bilt	Rove
—	1:1	—	—	—	—

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

Avianca LifeMiles

Chase	Amex	Cap One	Citi	Bilt	Rove
—	1:1	1:1	1:1	1:1	—

No fuel surcharges; good mixed-cabin pricing

Copa Airlines ConnectMiles

Chase	Amex	Cap One	Citi	Bilt	Rove
—	—	2:1.5	1:1	—	1:1

EVA Air Infinity MileageLands

Chase	Amex	Cap One	Citi	Bilt	Rove
—	—	2:1.5	1:1	—	—

Lufthansa Miles & More

Chase	Amex	Cap One	Citi	Bilt	Rove
—	—	—	—	—	1:1

Singapore Airlines KrisFlyer

Chase	Amex	Cap One	Citi	Bilt	Rove
1:1	1:1	1:1	1:1	—	—

Access to SQ premium cabins via KrisFlyer only

TAP Air Portugal Miles&Go

Chase	Amex	Cap One	Citi	Bilt	Rove
—	—	1:1	—	1:1	—

Thai Airways Royal Orchid Plus

Chase	Amex	Cap One	Citi	Bilt	Rove
—	—	—	1:1	—	1:1

Turkish Airlines Miles&Smiles

Chase	Amex	Cap One	Citi	Bilt	Rove
—	—	1:1	1:1	1:1	1:1

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

United MileagePlus

Chase	Amex	Cap One	Citi	Bilt	Rove
1:1	—	—	—	1:1	—

Excursionist perk; dynamic pricing

oneworld 10 AIRLINES

Alaska Airlines Atmos Rewards

Chase	Amex	Cap One	Citi	Bilt	Rove
—	—	—	—	1:1	—

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

American Airlines AAdvantage

Chase	Amex	Cap One	Citi	Bilt	Rove
—	—	—	1:1	—	—

British Airways Executive Club (Avios)

Chase	Amex	Cap One	Citi	Bilt	Rove
1:1	1:1	1:1	—	1:1	—

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

Cathay Pacific Asia Miles

Chase	Amex	Cap One	Citi	Bilt	Rove
–	5:4	1:1	1:1	1:1	1:1

Good J to Asia; watch surcharges

Finnair Finnair Plus (Avios)

Chase	Amex	Cap One	Citi	Bilt	Rove
–	–	1:1	–	–	1:1

Hawaiian Atmos Rewards

Chase	Amex	Cap One	Citi	Bilt	Rove
–	–	–	–	1:1	–

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

Iberia Iberia Plus (Avios)

Chase	Amex	Cap One	Citi	Bilt	Rove
1:1	1:1	–	–	1:1	–

East Coast–Europe off-peak bargains

Japan Airlines JAL Mileage Bank

Chase	Amex	Cap One	Citi	Bilt	Rove
–	–	2:1.5	1:1	1:1	1:1

Partner bookings via Avios/Qatar/AA also

Qantas Qantas Frequent Flyer

Chase	Amex	Cap One	Citi	Bilt	Rove
–	1:1	1:1	1:1	–	1:1

Decent Asia/Oceania partner availability

Qatar Airways Privilege Club (Avios)

Chase	Amex	Cap One	Citi	Bilt	Rove
–	1:1	1:1	1:1	1:1	1:1

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

Non-alliance 7 AIRLINES

Aer Lingus AerClub (Avios)

Chase	Amex	Cap One	Citi	Bilt	Rove
1:1	1:1	–	–	1:1	–

Combine Avios with BA/IB/QR

Emirates Skywards

Chase	Amex	Cap One	Citi	Bilt	Rove
–	5:4	4:3	1:0.8	1:1	–

Wide partner web; watch surcharges

Etihad Etihad Guest

Chase	Amex	Cap One	Citi	Bilt	Rove
–	–	1:1	1:1	1:1	1:1

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

Frontier Frontier Miles

Chase	Amex	Cap One	Citi	Bilt	Rove
–	–	–	–	–	1:1

Hainan Airlines Fortune Wings Club

Chase	Amex	Cap One	Citi	Bilt	Rove
–	–	–	–	–	1:1

JetBlue TrueBlue

Chase	Amex	Cap One	Citi	Bilt	Rove
1:1	1:0.8	5:3	1:1	—	1:1

Revenue-based; good family seating policies

Southwest Rapid Rewards

Chase	Amex	Cap One	Citi	Bilt	Rove
1:1	—	—	—	1:1	—

Great for families; no change fees, bags free

Hotels 9 PROGRAMS

Accor Accor Live Limitless

Chase	Amex	Cap One	Citi	Bilt	Rove
—	—	2:1	2:1	3:2	3:2

Fixed-value style; niche U.S. footprint

Choice Choice Privileges

Chase	Amex	Cap One	Citi	Bilt	Rove
—	1:1	1:1	1:1.5	—	—

Great for Scandinavia/Japan via partners

Hilton Hilton Honors

Chase	Amex	Cap One	Citi	Bilt	Rove
—	1:2	—	—	1:1	—

5th night free on awards (elite)

Hyatt World of Hyatt

Chase	Amex	Cap One	Citi	Bilt	Rove
4:3*	—	—	—	1:1†	—

Chase: Sapphire Reserve cards stay 1:1
Bilt: 1:1 through Dec 31, 2026, then 4:3

Best value for families; suites & all-inclusive brands

IHG IHG One Rewards

Chase	Amex	Cap One	Citi	Bilt	Rove
1:1	—	—	—	1:1	—

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

Leading Hotels of the World Leaders Club

Chase	Amex	Cap One	Citi	Bilt	Rove
—	4:1	—	5:1	—	—

Independent luxury hotels worldwide

Marriott Marriott Bonvoy

Chase	Amex	Cap One	Citi	Bilt	Rove
1:1	1:1	—	—	1:1	—

Dynamic pricing; strong resort footprint

Preferred Hotels I Prefer Hotel Rewards

Chase	Amex	Cap One	Citi	Bilt	Rove
—	—	1:2	1:2	1:2	—

Wyndham Wyndham Rewards

Chase	Amex	Cap One	Citi	Bilt	Rove
1:1	—	1:1	1:1	1:1	—

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.

more points & miles strategies

THEREWARDSMOM.COM →

Transfers are one-way and can't be reversed, so **confirm award space** before you move points.

TRAVEL MORE, SPEND LESS

TRM

SIMPLE SYSTEMS. BIG REWARDS.