

Credit Card Transfer Partners

Updated October 1, 2026

Page 1 of 3

SkyTeam 7 AIRLINES

AIRLINE • PROGRAM	CHASE	AMEX	CAPITAL ONE	CITI	BILT	ROVE	NOTES
Aeromexico Aeromexico Rewards	—	1:1.6	1:1	—	—	1:1	Sweet spot partner redemptions via SkyTeam
Air France / KLM Flying Blue	1:1	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)
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	Great for ANA J/F, sometimes Delta nonstops

Star Alliance 12 AIRLINES

AIRLINE • PROGRAM	CHASE	AMEX	CAPITAL ONE	CITI	BILT	ROVE	NOTES
Air Canada Aeroplan	1:1	1:1	1:1	—	1:1	1:1	Family pooling options; great partner web booking
Air India Maharaja Club	—	—	—	—	—	1:1	
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
Copa Airlines ConnectMiles	—	—	—	—	—	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	—	—	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	1:1	Great US-Hawaii via United metal (7.5k–10k one-way econ)
United MileagePlus	1:1	—	—	—	1:1	—	Excursionist perk; dynamic pricing

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

therewardsmom.com

Ratios are **bank points : partner points**. Standard ratios only (no limited-time bonuses). Transfers are one-way, so confirm award space before you move points.

Credit Card Transfer Partners

Updated October 1, 2026

Page 2 of 3

oneworld 10 AIRLINES

AIRLINE · PROGRAM	CHASE	AMEX	CAPITAL ONE	CITI	BILT	ROVE	NOTES
Alaska Airlines Atmos Rewards	—	—	—	—	1:1	—	Bilt transfers 1:1 (only major US bank partner)
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	1:1	Good J to Asia; watch surcharges
Finnair FinnAir Plus (Avios)	—	—	1:1	—	—	1:1	
Hawaiian Atmos Rewards	—	—	—	—	1:1	—	Now part of Atmos Rewards (Oct 1, 2025); joined oneworld Apr 22, 2026
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	1:1	Partner bookings via Avios/Qatar/AA also
Qantas Qantas Frequent Flyer	—	1:1	1:1	1:1	—	1:1	Decent Asia/Oceania partner availability
Qatar Airways Privilege Club (Avios)	—	1:1	1:1	1:1	1:1	1:1	*If unavailable direct, move via Avios combine (BA/IB)

Non-alliance 7 AIRLINES

AIRLINE · PROGRAM	CHASE	AMEX	CAPITAL ONE	CITI	BILT	ROVE	NOTES
Aer Lingus AerClub (Avios)	1:1	1:1	—	—	1:1	—	Combine Avios with BA/IB/QR
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	1:1	Partner gems (e.g., AA, Royal Air Maroc)
Frontier Frontier Miles	—	—	—	—	—	1:1	
Hainan Airlines Fortune Wings Club	—	—	—	—	—	1:1	
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

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

therewardsmom.com

Ratios are **bank points : partner points**. Standard ratios only (no limited-time bonuses). Transfers are one-way, so confirm award space before you move points.

Credit Card Transfer Partners

Updated October 1, 2026

Page 3 of 3

Hotels 9 HOTEL PROGRAMS

HOTEL • PROGRAM	CHASE	AMEX	CAPITAL ONE	CITI	BILT	ROVE	NOTES
Accor Accor Live Limitless	—	—	2:1	2:1	3:2	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* Reserve: 1:1	—	—	—	1:1† 4:3 from 1/1/27	—	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 Prefer Hotel Rewards	—	—	1:2	1:2	1:2	—	
Wyndham Wyndham Rewards	1:1	—	1:1	1:1	1:1	—	

What's changed recently

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.
Sept 1, 2026	Rove adds Copa ConnectMiles , bringing Rove to 21 transfer partners.
June 30, 2026	Amex ends transfers to Etihad Guest .
2026	Chase and Bilt both add Wyndham Rewards 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.

KEY 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). Transfers are one-way, so confirm award space before you move points.