

Credit Card Transfer Partners

Updated October 1, 2026

HOW TO READ THIS

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

Ratios are **bank points : partner points**. Standard ratios only (no limited-time bonuses). "Cap One" is Capital One.

SkyTeam 7 AIRLINES

Aeromexico Aeromexico Rewards

Chase —	Amex 1:1.6	Cap One 1:1	Citi —	Bilt —	Rove 1:1
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Sweet spot partner redemptions via SkyTeam

Air France / KLM Flying Blue

Chase 1:1	Amex 1:1	Cap One 1:1	Citi 1:1	Bilt 1:1	Rove 1:1
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Promo Rewards monthly; great Europe availability

Delta SkyMiles

Chase —	Amex 1:1	Cap One —	Citi —	Bilt —	Rove —
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Dynamic pricing; flash sales pop up

ITA Airways Volare

Chase —	Amex —	Cap One —	Citi —	Bilt —	Rove —
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Included for alliance awareness (no major US bank xfers)

SAS EuroBonus

Chase —	Amex —	Cap One —	Citi —	Bilt —	Rove 1:1
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Vietnam Airlines Lotusmiles

Chase —	Amex —	Cap One —	Citi —	Bilt —	Rove 1:1
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Virgin Atlantic Flying Club

Chase 1:1	Amex 1:1	Cap One 1:1 [‡]	Citi 1:1	Bilt 1:1	Rove 1:1
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Great for ANA J/F, sometimes Delta nonstops

Star Alliance 12 AIRLINES

Air Canada Aeroplan

Chase 1:1	Amex 1:1	Cap One 1:1	Citi —	Bilt 1:1	Rove 1:1
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Family pooling options; great partner web booking

Air India Maharaja Club

Chase —	Amex —	Cap One —	Citi —	Bilt —	Rove 1:1
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ANA ANA Mileage Club

Chase —	Amex 1:1	Cap One —	Citi —	Bilt —	Rove —
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Round-trip only on partners; famous J/F to Japan

Avianca LifeMiles

Chase —	Amex 1:1	Cap One 1:1	Citi 1:1	Bilt 1:1	Rove —
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No fuel surcharges; good mixed-cabin pricing

Copa Airlines ConnectMiles

Chase —	Amex —	Cap One —	Citi —	Bilt —	Rove 1:1
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EVA Air Infinity MileageLands

Chase —	Amex —	Cap One 2:1.5	Citi 1:1	Bilt —	Rove —
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Lufthansa Miles & More

Chase —	Amex —	Cap One —	Citi —	Bilt —	Rove 1:1
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Singapore Airlines KrisFlyer

Chase 1:1	Amex 1:1	Cap One 1:1	Citi 1:1	Bilt —	Rove —
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Access to SQ premium cabins via KrisFlyer only

TAP Air Portugal Miles&Go

Chase —	Amex —	Cap One 1:1	Citi —	Bilt 1:1	Rove —
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Thai Airways Royal Orchid Plus

Chase —	Amex —	Cap One —	Citi 1:1	Bilt —	Rove 1:1
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Turkish Airlines Miles&Smiles

Chase —	Amex —	Cap One 1:1	Citi 1:1	Bilt 1:1	Rove 1:1
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Great US-Hawaii via United metal (7.5k-10k one-way econ)

United MileagePlus

Chase 1:1	Amex —	Cap One —	Citi —	Bilt 1:1	Rove —
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Excursionist perk; dynamic pricing

oneworld 10 AIRLINES

Alaska Airlines Atmos Rewards

Chase —	Amex —	Cap One —	Citi —	Bilt 1:1	Rove —
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Bilt transfers 1:1 (only major US bank partner)

American Airlines AAdvantage

Chase —	Amex —	Cap One —	Citi 1:1	Bilt —	Rove —
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British Airways Executive Club (Avios)

Chase 1:1	Amex 1:1	Cap One 1:1	Citi —	Bilt 1:1	Rove —
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Great for short-haul; Avios combine across BA/IB/QR/AE

Cathay Pacific Asia Miles

Chase —	Amex 5:4	Cap One 1:1	Citi 1:1	Bilt 1:1	Rove 1:1
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Good J to Asia; watch surcharges

Finnair FinnAir Plus (Avios)

Chase —	Amex —	Cap One 1:1	Citi —	Bilt —	Rove 1:1
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Hawaiian Atmos Rewards

Chase —	Amex —	Cap One —	Citi —	Bilt 1:1	Rove —
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Now part of Atmos Rewards (Oct 1, 2025); joined oneworld Apr 22, 2026

Iberia Iberia Plus (Avios)

Chase 1:1	Amex 1:1	Cap One —	Citi —	Bilt 1:1	Rove —
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East Coast-Europe off-peak bargains

Japan Airlines JAL Mileage Bank

Chase —	Amex —	Cap One 2:1.5	Citi 1:1	Bilt 1:1	Rove 1:1
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Partner bookings via Avios/Qatar/AA also

Qantas Qantas Frequent Flyer

Chase —	Amex 1:1	Cap One 1:1	Citi 1:1	Bilt —	Rove 1:1
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Decent Asia/Oceania partner availability

Qatar Airways Privilege Club (Avios)

Chase —	Amex 1:1	Cap One 1:1	Citi 1:1	Bilt 1:1	Rove 1:1
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*If unavailable direct, move via Avios combine (BA/IB)

Non-alliance 7 AIRLINES

Aer Lingus AerClub (Avios)

Chase 1:1	Amex 1:1	Cap One —	Citi —	Bilt 1:1	Rove —
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Combine Avios with BA/IB/QR

Emirates Skywards

Chase —	Amex 5:4	Cap One 4:3	Citi 1:0.8	Bilt 1:1	Rove —
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Wide partner web; watch surcharges

Etihad Etihad Guest

Chase —	Amex —	Cap One 1:1	Citi 1:1	Bilt 1:1	Rove 1:1
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Partner gems (e.g., AA, Royal Air Maroc)

Frontier Frontier Miles

Chase —	Amex —	Cap One —	Citi —	Bilt —	Rove 1:1
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Hainan Airlines Fortune Wings Club

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

Chase 1:1	Amex 1:0.8	Cap One 5:3	Citi 1:1	Bilt —	Rove —
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Revenue-based; good family seating policies

Southwest Rapid Rewards

Chase 1:1	Amex —	Cap One —	Citi —	Bilt 1:1	Rove —
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Great for families; no change fees, bags free

Hotels 9 HOTEL PROGRAMS

Accor Accor Live Limitless

Chase —	Amex —	Cap One 2:1	Citi 2:1	Bilt 3:2	Rove 3:2
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Fixed-value style; niche U.S. footprint

Choice Choice Privileges

Chase —	Amex 1:1	Cap One 1:1	Citi 1:1.5	Bilt —	Rove —
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Great for Scandinavia/Japan via partners

Hilton Hilton Honors

Chase —	Amex 1:2	Cap One —	Citi —	Bilt 1:1	Rove —
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5th night free on awards (elite)

Hyatt World of Hyatt

Chase 4:3 [*]	Amex —	Cap One —	Citi —	Bilt 1:1 [‡]	Rove —
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Chase: 4:3 on Sapphire Preferred & Ink Business Preferred (since Oct 1, 2026). Sapphire Reserve cards keep 1:1.
Bilt: 1:1 through Dec 31, 2026, then 4:3 on all Bilt cards.

Best value for families; suites & all-inclusive brands

IHG IHG One Rewards

Chase 1:1	Amex —	Cap One —	Citi —	Bilt 1:1	Rove —
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Frequent promos; 4th-night free on some co-branded redemptions

Leading Hotels of the World Leaders Club

Chase —	Amex 4:1	Cap One —	Citi 5:1	Bilt —	Rove —
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Independent luxury hotels worldwide

Marriott Marriott Bonvoy

Chase 1:1	Amex 1:1	Cap One —	Citi —	Bilt 1:1	Rove —
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Dynamic pricing; strong resort footprint

Preferred Hotels I Prefer Hotel Rewards

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

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

More points & miles strategies

therewardsmom.com →

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