✈ DAILY DROP | Transfer Partners Cheat Sheet

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Alliance Key: S = Star Alliance T = SkyTeam O = Oneworld N = Non-Alliance H = Hotel * Citi ratios for Strata Elite/Premier/Prestige cardholders only

AIRLINE / PROGRAM	ALLIANCE	CHASE Ult. Rewards	AMEX Membership Rewards	CAPITAL ONE Miles	BILT Rewards	CITI ThankYou*	WELLS FARGO	# BANK PARTNERS	DAYS BEFORE AWARD SPACE OPENS
Air France/KLM	T	1:1 1 hr	1:1 Instant	1:1 Instant	1:1 Instant	1:1 Instant	1:1 Instant	6/6 ●●●●●●	359
Virgin Atlantic	T	1:1 Instant	1:1 Instant	1:1 Instant	1:1 Instant	1:1 Instant	1:1	6/6 ●●●●●●	331
JetBlue	N	1:1 Instant	1:0.8 Instant	5:3	1:1	1:1 Instant	1:1 Instant	6/6 ●●●●●●	331
British Airways	O	1:1 Instant	1:1 Instant	1:1 Instant	1:1 Instant	—	1:1 Instant	5/6 ●●●●●○	355
Avianca	S	—	1:1	1:1 Instant	1:1	1:1 Instant	1:1 Instant	5/6 ●●●●●○	360
Cathay Pacific	O	—	1:0.8 8h+	1:1 24-36h	1:1 Instant	1:1 Instant	1:1	5/6 ●●●●●○	360
Air Canada	S	1:1 Instant	1:1 Instant	1:1 Instant	1:1	—	—	4/6 ●●●●○○	355
Iberia	O	1:1 Instant	1:1 1-3 days	—	1:1 Instant	—	1:1 Instant	4/6 ●●●●○○	330
Aer Lingus	O	1:1 Instant	1:1 48 hrs	—	1:1	—	1:1 Instant	4/6 ●●●●○○	330
Qatar	O	—	1:1 48 hrs	1:1	1:1 Instant	1:1 Up to 2d	—	4/6 ●●●●○○	361
Singapore Airlines	S	1:1 1-2 days	1:1 1+ day	1:1 Instant-48h	—	1:1	—	4/6 ●●●●○○	355
Emirates	N	—	1:0.8 Instant	2:1.5 Instant	1:1 Instant	1:0.8 Instant	—	4/6 ●●●●○○	328
Etihad	N	—	—	1:1 Instant-36h	1:1	1:1 Instant	—	3/6 ●●●○○○	330
Qantas	O	—	1:1 Instant	1:1 Instant	—	1:1 Instant	—	3/6 ●●●○○○	353
Turkish Airlines	S	—	—	1:1 Instant	1:1	1:1	—	3/6 ●●●○○○	356
Japan Airlines	O	—	—	2:1.5	1:1	1:1	—	3/6 ●●●○○○	330
United	S	1:1 Instant	—	—	1:1	—	—	2/6 ●●○○○○	337
Southwest	N	1:1 Instant	—	—	1:1 1-2 hrs	—	—	2/6 ●●○○○○	
Aeromexico	T	—	1:1.6 1-7 days	1:1 Instant	—	—	—	2/6 ●●○○○○	330
EVA Air	S	—	—	2:1.5 1-2 days	—	1:1	—	2/6 ●●○○○○	360
TAP Air Portugal	S	—	—	1:1 Instant	1:1	—	—	2/6 ●●○○○○	330
Delta	T	—	1:1 Instant	—	—	—	—	1/6 ●○○○○○	331
Alaska Airlines	O	—	—	—	1:1 24 hrs	—	—	1/6 ●○○○○○	330
Hawaiian Airlines	O	—	—	—	1:1 Instant	—	—	1/6 ●○○○○○	330
All Nippon Airways	S	—	1:1 2-3 days	—	—	—	—	1/6 ●○○○○○	355
American Airlines	O	—	—	—	—	1:1	—	1/6 ●○○○○○	331
Finnair	O	—	—	1:1 Instant	—	—	—	1/6 ●○○○○○	331
Thai Airways	S	—	—	—	—	1:1	—	1/6 ●○○○○○	340
Copa Airlines	S	—				1:1		1/6 ●○○○○○	330
Lufthansa	S	—	—	—	—	—	—	0/6 ○○○○○○	360
HOTEL PROGRAMS									
Wyndham	H	1:1	—	1:1 Instant	1:1	1:1 Instant	1:2	5/6 ●●●●●○	
Choice Hotels	H	—	1:1 Instant	1:1 1-2 days	—	1:1.5 Instant	1:2 Instant	4/6 ●●●●○○	
Marriott	H	1:1 1 day	1:1 Instant	—	1:1 Instant	—	—	3/6 ●●●○○○	
Accor	H	—	—	2:1 24-36h	3:2	2:1 Instant	—	3/6 ●●●○○○	
Preferred Hotels	H	—	—	1:2	1:2	1:2	—	3/6 ●●●○○○	
Hyatt	H	1:1 / 4:3* Instant	—	—	1:1 Instant-72h	—	—	2/6 ●●○○○○	
IHG	H	1:1 1 day	—	—	1:1 Instant	—	—	2/6 ●●○○○○	
Hilton	H	—	1:2 Instant	—	1:1 Instant-48h	—	—	2/6 ●●○○○○	
Leading Hotels of the World	H	—	4:1 Instant	—	—	5:1 Instant	—	2/6 ●●○○○○	

** Citi ThankYou® Points ratios apply to Citi Strata Elite™, Citi Strata Premier®, and Citi Prestige® cardholders only.*

***The Chase Sapphire Reserve® transfers to Hyatt at a 1:1 ratio and 4:3 for Chase Sapphire Preferred® Card cardmembers who applied on or after June 15, 2026 (for cardmembers who applied prior to June 15, 2026, this is effective on October 1, 2026). For Ink Business Preferred® Credit Card cardmembers, the 4:3 ratio is effective on October 1, 2026 for existing cardmembers and for new cardmembers who apply on or after October 1, 2026. Chase Ink Plus and Corporate Flex cardmembers will change from a 1:1 to 4:3 transfer ratio on October 1, 2026.*