

Transfer Partners Cheat Sheet

SKY TEAM ALLIANCE

| AIRLINE | PROGRAM NAME | CHASE | AMEX | CAPITAL ONE | CITI | BILT | 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 | 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 | Great for ANA J/F, sometimes Delta nonstops |

STAR ALLIANCE

| AIRLINE | PROGRAM NAME | CHASE | AMEX | CAPITAL ONE | CITI | BILT | 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 | NOTES |
|-----------------|--------------|-------|------|-------------|------|------|---|
| Alaska Airlines | Mileage Plan | | | | | 1:1 | Listed for alliance completeness (no major US bank xfers) |

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|-------------------|------------------------|-----|----------------------------|-------|-----|-----|--|--|--|
| American Airlines | AAdvantage | | | | 1:1 | | Bilt partner | | |
| 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 | | 1:1 (5:4 March 1, 2026) | 1:1 | 1:1 | 1:1 | Good J to Asia; watch surcharges | | |
| FinnAir | FinnAir Plus (Avios) | | | 1:1 | | | | | |
| Iberia | Iberia Plus (Avios) | 1:1 | 1:1 | | | | East Coast–Europe off-peak bargains | | |
| Japan Airlines | JAL Mileage Bank | | | 2:1.5 | | 1:1 | Partner bookings via Avios/Qatar/AA also | | |
| Qatar Airways | Privilege Club (Avios) | | 1:1 | | 1:1 | | *If unavailable direct, move via Avios combine (BA/IB) | | |
| Qantas | Qantas Frequent Flyer | | 1:1 | 1:1 | 1:1 | | Decent Asia/Oceania partner availability | | |

NO ALLIANCE

| AIRLINE | PROGRAM NAME | CHASE | AMEX | CAPITAL ONE | CITI | BILT | 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) | | |
| Hawaiian | HawaiianMiles | | 1:1 | | | | When fully integrated in the Atmos program Oct. 1, will be part of the One World Alliance | | |
| 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 | | |
| Spirit Airlines | Free Spirit | | | | | 1:1 | Ultra low cost carrier that now can use BILT points | | |

HOTELS

| AIRLINE | PROGRAM NAME | CHASE | AMEX | CAPITAL ONE | CITI | BILT | NOTES | | |
|----------|----------------------|-------|------|-------------|------|------|--|--|--|
| Accor | Accor Live Limitless | | | 2:1 | | 3:2 | Fixed-value style; niche U.S. footprint | | |
| Choice | Choice Privileges | | 1:1 | 1:1 | 1:2 | | Great for Scandinavia/Japan via partners | | |
| Hilton | Hilton Honors | | 1:2 | | | 1:1 | 5th night free on awards (elite) | | |
| Hyatt | World of Hyatt | 1:1 | | | | 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 | | |

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|------------------|------------------------|--|--|-----|-----|--|--|--|--|
| Preferred Hotels | I Prefer Hotel Rewards | | | | 1:4 | | | | |
| Wyndham | Wyndham Rewards | | | 1:1 | 1:1 | | | | |