

**DEFENSIVE AND COMPETITIVE BIDDING**

**OVERCALLS (Style, Responses, 1/2 Level, Reopening)**

**Style:** 8-15 Hcp, usually 5+c solid suit;  
**Responses:** News suit is NF, jump is invitational with 5+ card suit, CUE is 3 card support with INV+ or any GF  
**Reopening:** 8-12 Hcp

**INT OVERCALL (2<sup>nd</sup>/4<sup>th</sup> Live; Responses, Reopening)**

**2<sup>nd</sup> position:** 15-18 balanced with stopper  
**Responses:** same as INT opening  
**balanced:** 10-13, do not promise stopper  
**After both opps bid:** Sandwich NT, two other suits  
**Responses:** natural

**JUMP OVERCALLS (Style, Responses, Unusual NT)**

**Style:** 6-11 Hcp, 6+ c; 2♦ over 1♣ is Ms & on other openings cue is Michaels (no Hcp limit); can be various sorts of cards after partner has passed  
**Responses:** natural, jump is pree, cue is forcing, new suit is F1  
**Unusual notrump:** jump to 2NT or 4NT is two suiter – two lowest unbid suits  
**Reopening:** stronger

**DIRECT and JUMP CUE BIDS (Style, Responses, Reopening)**

**Style:** direct cue is Michaels, no Hcp limit; jump cue is asking for stopper with solid m suit to play in NT  
**Responses:** natural, jump is pree, cue is forcing, new suit is F1  
**Reopening:** stronger

**VS. NT (vs. Strong / Weak; Reopening; PH)**

**Style:** x= same as opener or stronger, penalty oriented; 2♣- both majors  
 2♦ - one major; 2♥/♠: 5M & +4m; 2NT: both minors

After weak NT, dbl is penalty, other is same

**VS. PREEMPTS (Doubles, Cue-bids, Jumps, NT bids)**

**Doubles:** take out over weak 2s, optional over pree  
**Cue bids:** primarily asking for stopper  
**Jumps:** Leaping Michaels  
**NT bids:** natural, jump to 4 NT is two suiter: two lowest unbid suits

**VS. ARTIFICIAL STRONG OPENINGS**

X- majors; Int- minors; any other - natural

**OVER OPPONENTS' TAKE OUT DOUBLE**

XX is asking for blood, new suit is NF

**LEADS AND SIGNALS**

UDCA

**OPENING LEADS AND SIGNALS**

	Lead	In Partners' suit
Suit	2/4	same
NT	same	same
Subseq	UDCA	
Other:	A=attitude, K=count	

**LEADS**

Lead	Vs. Suit	Vs. NT
Ace	AKx(x)	AKQ(x), AKJ(x)
King	AKx(x), KQx(x)	KQJ(x), KQ10(x)
Queen	QJx(x)	QJ10(x), QJ9(x)
Jack	J10x(x) or HJ10xx	J109(x) or HJ10xx
10	10x,109(x) or H109(x)	Same
Hi-x	3 or 5 cards	Same
Lo-x	Doubleton or 4 cards	Same

**SIGNALS IN ORDER OF PRIORITY**

	Partner's Lead	Declarer's Lead	Discarding
Suit: 1 <sup>ST</sup> Count		Reversed Smith	Count
2 <sup>ND</sup> Suit Preference		Count	
3 <sup>RD</sup>			
NT: 1 <sup>ST</sup> Count		Reversed Smith	Count
2 <sup>ND</sup>		Count	
3 <sup>RD</sup>			

Signals (including Trump suit): small encouraging, Hi-x is odd

**DOUBLES**

**TAKEOUT DOUBLES (Style, Responses, Reopening)**

**Style:** 10+ Hcp and support for unbid suits (specially Majors)  
 16+ Hcp any shape  
**Responses:** 0-8 on first level, cue is GF, jump is 9-12  
**Reopening:** can be lighter, searching for places to play

**SPECIAL, ARTIFICIAL AND COMPETITIVE DOUBLES**

Support Dbl and Rdbl

**WBFC Convention Card**



**Category: Blue**

**NCBO:** Croatian Bridge Federation

**Event:** ALL EVENTS

**Players:** Joško Đilović & Ante Mijić

**SYSTEM SUMMARY**

**GENERAL APPROACH AND STYLE:**

Strong Club System SMART  
 1♣: 14+UNBAL any or 18+BAL 1st and 2nd. 16+/18+ 3rd and 4th  
 1♦: 13-17 BAL, 10-14 BAL on 3rd and 4th  
 1♥/♠: (8)9-13, 4-5M may have longer minor, 9-15 on 3rd and 4th  
 1 NT Openings: 10-12 Hcp, 15-17 BAL on 3rd and 4th  
 2♣/♦: (8)9-13, +5 minor, 9-15 on 3rd and 4th  
 2♥/♠: (8)9-13, +6M, 9-15 on 3rd and 4th  
**1M opening a)5M any b)4M5m(22)  
 c) 4M UNBAL d)4M(441)**

**SPECIAL BIDS THAT MAY REQUIRE DEFENCE**

**Openings:**  
 1♣: 14+UNBAL any or 18+BAL  
 1♦-1♥: INV+ or to play INT  
 1♦-1NT: NF with 4-5♥  
 1♦-2♦: GF (GIVE) 1♦-2 NT: GF (TAKE)  
 1♠ - 2♥: NF  
 1M – 2NT: INV+ 4+card support

1NT on 1st and 2nd is 10-12 BAL

**SPECIAL FORCING PASS SEQUENCES**

high levels - when obvious that opps are stealing the contract pass is invitational

**IMPORTANT NOTES THAT DOES NOT FIT ELSEWHERE**

**Psychics:** rare

Opening	Artificial	Min.	Neg. Double	Description	Response	Subsequent Auction	Passed Hand Bidding
1♣	yes	-	-	+14 Hcp, any or +18 BAL	1♦=positive, +6, any other bid=NF, 0-5, xfers on level one	1♣-1♦ = like opening bids 1♣-1♥♠NT -2♣ = +23 GF	+16 Hcp, any or +18 BAL, responses as 1st and 2nd
1♦	yes	-	3♠	13-17 Hcp BAL	1♥ = relay ask; 1♠, 1NT = NF; 2♣+= NF, natural (2NT is both minors weak)	1♦-1♥-1♠ = 13-15 BAL 1♦-1♥-1NT= 15-17 BAL	10-14 Hcp BAL, all responses are natural NF
1♥	no	4♥	3♠	(8)9-13 Hcp, may have longer minor suit	1NT = INV+ any; 1♠,2♣,2♦=NF; 2♥=8-11 Hcp 3-4♥; 2♠= weak; 2NT=INV+ 4+♥, 3any=weak	1♥-1♠-1NT= no 5m; 1♥-1♠-2♣ = 5+♣; 1♥-1♠-2♦ = 5+♦; 1♥-1♠-2♥ = 6♥; 1♥-1♠-2♠ = min 4♠; 1♥-1♠-2NT = max 4♠	9-15 Hcp, may have longer minor suit, all responses are natural NF
1♠	no	4♠	3♠	(8)9-13 Hcp, may have longer minor suit	1NT = INV+ any; 2♣,2♦,2♥=NF; 2♠= 8-11 Hcp, 3-4♠ 2NT=INV+ 4+♠, 3any=weak	1♠-1NT-2♥+= GF relay; 1♠-1NT-2♣= any min 1♠-1NT-2♦=at least 4-3 majors, any strength	9-15 Hcp, may have longer minor suit, all responses NF
1NT	no	-	-	10-12 Hcp	Stayman; Jacoby, South AfricanTexas (), quantitative 4NT & 5NT; 2♠=xfer to ♣; 2NT=INV to 3NT; 3♣=xfer to ♦; 3♦ = 5/5 majors, GF; 3♥/♠=0-1 M, 5-4+ minors, GF	1NT-2♣-2♦-3♥♠=Smolen 1NT-2♣-2♥-2♠= GF with 4♥ 1NT-2♣-2♠-3♥=GF with 4♠	15-17 balanced
2♣	no	5♣	-	(8)9-13 Hcp, 6+♣ or 5♣4♦	2♦ = various; 2♥=GF; 2♠= INV 5+♠; 2NT=INV, no 5M; 3♣=pre; 3♦♥♠=GF, +6suit	2♣-2♥-2♠=both minors; 2♣-2♥-2NT= 6322/7222 2♣-2♥-3♣=7+♣; 2♣-2♥-3♦♥♠=6♣331;	9-15 Hcp, all responses NF
2♦	no	5♦	-	(8)9-13 Hcp, 6+♦ or 5♦4♣	2♥=GF; 2♠= INV 5+♠; 2NT=INV, no 5M; 3♣= INV 5+♥; 3♦=pre; 3♥♠=GF, +6suit	2♦-2♥-2♠=both minors; 2♦-2♥-2NT= 6322/7222 2♦-2♥-3♣=7+♦; 2♦-2♥-3♦♥♠=6♦331;	9-15 Hcp, all responses NF
2♥	no	6♥	-	9-13Hcp	2NT=INV+; new suit= forcing; 3♥=NF		same
2♠	no	6♠	-	9-13 Hcp	2NT=INV+; new suit= forcing; 3♠=NF		same
2NT	yes	5♣5♦	-	9-13 Hcp	3♣♦=to play; 3M=forcing		same
3♣	no	6♣	-	3-8 Hcp; 6-7♣	natural, new suit is F1		
3♦	no	6♦	-	3-8 Hcp; 6-7♦	natural, new suit is F1		
3♥	no	6♥	-	3-8 Hcp; 6-7♥	natural, new suit is F1		
3♠	no	6♠	-	3-8 Hcp; 6-7♠	natural, new suit is F1		
3NT	yes	-	-	AKQxxxx in m without K or A outside	4♣=P/C; 4♦=asks for singleton/void		
4♣	no	8	-	7-8 tricks	natural	<b>HIGH LEVEL BIDDING</b> RKC BLACKWOOD 1403, SPLINTERS when fit is found SAT after BAL openings and after overcall on 1♣	
4♦	no	8	7-8 tricks	natural			
4♥	no	8	7-8 tricks	natural			
4♠	no	8	7-8 tricks	natural			

# GAME FORCING RELAY SEQUENCES

1M	1NT@
2♦	= 4-5M 3+oM, unbalanced, any strength 2♥ = GFR, asking
2♠	<b>5M4oM or equal length in majors without SGL.</b> 5M4oM is a total of 5 hands. Equal length in the major is 4♠4♥ after the 1♥ opening and 5♠5♥ after the 1♠ opening. The hands with the void in one minor go into the 3♣ step. After 2NT@: 3♣ = 5422 / even ♠♥ length with a void. 3♦@: 3♥ = 22, 3♠ = 0♣, 3N = 0♦. 3♦ = 5M 4oM 3♦ 1♣. 3♥ = 5M 4oM 1♦ 3♣. 3♠ = 5M 4oM 4♦ 0♣. 3N = 5M 4oM 0♦ 4♣.
2NT	<b>5+♣.</b> After 3♣@: 3♦ = 5314, 3♥ = 4315, 3♠ = 5305, 3NT = 4306. See direct 3♦♥♠N for continuations. MEMO: The rule of 2N = ♣.
3♣	<b>Equal length in majors with a SGL.</b> So this means: 5♠5♥(21) or 4♠4♥(41), depending of the opening. After 3♦@: 3♥ = 1♣. 3♠ = 1♦. MEMO: The rule of the highest number first. Therefore ♣SHR first!
3♦	<b>5M 3oM 4♦ 1♣.</b>
3♥	<b>4M 3oM 5♦ 1♣.</b> NOTE: Rule 11 doesn't exist after 4-5M 3+oM! Not possible!
3♠	<b>5M 3oM 5♦ 0♣.</b>
3NT	<b>4M 3oM 6♦ 0♣.</b>

1M- 1NT – 2♥ = 4M, 0-2 oM

2♠ = GFR, asking

2NT	<b>5+♣.</b> From 2N+ (2N and higher) it is harder to break relays naturally. However, we have no specific agreements, if the break out with 3♦+ naturally. Note that the opener can't have 3oM. That is a 2♦ answer! After 3♣@: 3♦ = 4M 6♣ (21). After 3♥@: 3♠ = 21, 3N = 12. 3♥ = 4M 7+♣. 3♠ = 4M 5♣ 3♦ 1oM. 3N = 4M 6♣ 0oM 3♣.
3♣	<b>Both minors, three suited.</b> 3♣ contains 4M 1oM (44) or 4M 0oM (54). After 3♦@: 3♥ = 4M 1oM (44). 3♠ = 4M 0oM 5♦ 4♣. 3N = 4M 0oM 4♦ 5♣.
3♦	<b>4M 6♦ (21).</b> After 3♥@: 3♠ = 21, 3N = 12.
3♥	<b>4M 7+♦.</b> It may be 4M7♦ / 4M8♦ / 4M9♦. Never 5+M! MEMO: Rule 11 in 3♥.
3♠	<b>4M 5♦ 3♣ 1oM.</b> Note that this is a special distribution. It fits not in other places. 3♥ we would like to retain as 11+ cards in two suits. 3♦ we would like to retain as 10 cards in two suits with 21/12 in the remaining. This ensures optimal symmetry, but this particular bid is a price we had to pay. MEMO: Rule SGL before VOID. Therefore 4153 before 4063!
3NT	<b>4M 6♦ 0oM 3♣.</b> Note that the opener does not have 3oM, that's covered with 2♦! This is an exception, when the 6+M3oM and 5M3oM32 shapes don't go into the 2♦ step.

1M- 1NT - 2♠ =4-5M, balanced

After 2NT:

3♣	5M(332). After 3♦@: 3♥ = 332♣, 3♠ = 32♦3 3N = 2oM33
3♦	5M 4♦ (22).
3♥	5M 4♣ (22).
3♠	4M 5♦ (22).
3NT	4M 5♣ (22).

1M- 1NT – 2NT =5M- 5+♣

After 3♣@:

3♦	5M 5♣ (21). 3♥@: 3♠ = 2oM 1♦, 3N = 1oM 2♦.
3♥	5M 6+♣. It may be 5M6♣ / 5M7♣ / 5M8♣. Never 6*M.
3♠	5M 0oM 5♣ 3♦. Note that 3oM 0♦ is covered by the 2♦ step.

The same steps are used for diamonds, directly (avoiding the 2NT=♣ step).

1M- 1NT – 3♣ =5M-4m

After 3♦@:

3♥	5M 1oM 4♦ 3♣.
3♠	5M 1oM 3♦ 4♣.
3NT	5M 0oM (44).

We apply relay structure for ALL balanced hands

Responder starts with 2♣ *Stayman*,  
and after the opener responds may start with relays: ... 1NT – 2♣:

2♦	After 2♣@: 2NT = 5♣ or 3334, 3♣@: 3♦ = 3334 3♥ = 3325 3♠ = 3235 3N = 2335 3♣ = 44 minors, 3♦@: 3♥ = 3244 3♠ = 2344 3N = off-shape 22(54) 3♦ = 3343 3♥ = 3352 3♠ = 3253 3NT = 2353
2♥	After 2♣@: 2NT = 4♥4♠, 3♣@: 3♦ = 4432 3♥ = 4423 3♣ = 4♥4♣, 3♦@: 3♥ = 3424 3♠ = 2434 3♦ = 3433 3♥ = 3442 3♠ = 2443 3NT = off-shape, 5♥ (332)
2♠	After 3♣@: 3♦ = 4♠4♣, 3♦@: 3♥ = 4324 3♠ = 4234 3♥ = 4333 3♠ = 4342 3NT = 4243

## AGAINST 1♣ OVERCALL AT ANY POINT

1♣ - overcall

<b>Pass</b>	6+ points, nothing else to bid, opener options: New suit = NF NT = GF Jump = GF CUE = GF
<b>DBL</b>	Weak, 0-5 points, opener options: Jump = forcing CUE = forcing Other = NF
<b>New suit lvl 1</b>	Non-forcing, 6-9 points, natural, 4 card suit, opener options: New suit = NF 1NT = GF Jump = GF 2NT = <i>Smart 2NT</i>
<b>1NT</b>	6-9 points, stopper in opponents suit
<b>New suit lvl 2</b>	Non-forcing, 6-9 points, natural, 5 card suit
<b>CUE</b>	INV+, Michaels two-suiter
<b>Jump suit</b>	GF, solid suit
<b>2NT+</b>	TRF, if opener does not accept it, he is very strong
<b>4any</b>	SAT

1♣ - (pass)- 1♥ to 2♦ - (overcall)

Responder is weak with 0-5 points so we do not treat this board as ours

<b>Pass</b>	Minimum
<b>DBL</b>	GF, +23 points
<b>New suit</b>	Non-forcing, natural
<b>1NT</b>	minimum, stopper in opponents suit
<b>CUE</b>	INV+, Michaels two-suiter
<b>2NT+</b>	TRF, if opener does not accept it, he is very strong
<b>4any</b>	SAT

1♣ - (pass) - 1♦ - (overcall)

Now, both hands are unlimited, so we treat this board as ours. DBL is GF bid

<b>Pass</b>	minimum
<b>DBL</b>	GF, +18 points, usually UNBAL, may be BAL without stopper
<b>New suit</b>	Non-forcing, natural Responder may bid CUE, NT or jump for GF, or new suit as non-forcing
<b>1NT</b>	GF, stopper in opponents suit
<b>CUE</b>	INV+, Michaels two-suiter
<b>2NT+</b>	TRF, if responder does not accept it, it is GF
<b>4any</b>	SAT

1♣-DBL

<b>Pass</b>	Weak, 0-5 points
<b>1♦</b>	GF, +10 points
<b>RDBL</b>	GF, +10 points, penalty oriented
<b>1♥...2♦</b>	Non-forcing, 6-9 points, natural. 1M promises 5+M
<b>2♣ (DBL=♣)</b>	If DBL means clubs this is 6-9 points with both majors, otherwise natural
<b>2NT+</b>	TRF, INV+, if opener does not accept it, he is very strong

## 1♣ - 1♦ – 1M - 1NT – 2C SEQUENCE AND END OF RELAY

We may continue with a relay of 2♦ (should be at least mild slam interest) or break out relays.

If we break out the relay, the agreement is that 2M shows another 6+ suit, promising 0-1M.

It is some kind of "misfit bid". Natural continuation follows.

If we break the relay to 2NT it shows 2+M, then usual 1M-2N agreements are played after.

After 2♦@:

<b>2♥</b>	<b>All 7+M.</b> It may be with or without another suit. All other responses (2♠+) show exactly 6M.
<b>2♠</b>	<b>6M 4+oM or 6M(322).</b> Note that 2♥ and all other bids (over 2♥) promises exactly 6M. After 2N@: 3♣ = BAL. 3♦ = @: 3♥ = 322, 3♠ = 232, 3N = 223. 3♦ = 6M 4oM 21. 3♥ = @: 3♠ = 2♦ 1♣, 3N = 1♦ 2♣. 3♥ = 6M 5+oM. Read about further solution later. 3♠ = 6M 4om 3♦ 0♣. 3N = 6M 4om 0♦ 3♣.
<b>2NT</b>	<b>4+♣.</b> After 3♣@: now steps as for diamonds directly ("64(21)" / 5M6+m / "6430" / "6403").
<b>3♣</b>	<b>6M (331).</b> After 3♦@: 3♥ = 331, 3♠ = 313, 3N = 133. The rule of high number before low number.
<b>3♦</b>	<b>6M 4♦ (21).</b> After 3♥@: 3♠ = 2oM 1♥, 3N = 1oM 2♣.
<b>3♥</b>	<b>6M 5+♦.</b>
<b>3♠</b>	<b>6M 4♦ 3oM 0♣.</b>
<b>3NT</b>	<b>6M 4♦ 0oM 3♣.</b>

**After the whole distribution has been shown:**

<b>3NT</b>	<b>ALWAYS TO PLAY</b> , whether it is a relay bid or not.
<b>First step that is not 3NT</b>	Asking for aces. Responses (CRO principle): S1= 1 OR 4 S2= 0 OR 3 S3 = 2 aces of same color S4= 2 aces of same range S5= 2 aces of same shape After ace response, first step is asking for kings. Responses are the same as for aces. Second step is asking for a specific ace. Responses are on a denial principle, starting with the longest suit. In case of the same length in two or more suits, suits are ordered by strength.
<b>4♦</b>	End signal. We can break out of a relay even before the whole distribution has been shown. Opener must bid 4♥ and then the final contract is placed. A special agreement here is that 4♦ moved to 4NT is slam invite with ♣ or ♦.
<b>4♥+</b>	Slam invite. The bid suit (any!) is the trump suit. Options: Pass = minimum First step = 1 or 4 key cards Second step = 0 or 3 key cards Third step = 2 key cards without trump Q Fourth step = 2 key cards with trump Q
<b>Opps bid</b>	DBL is penalty except: (JUMP) - p - (p) - DBL = take-out.
<b>DBL</b>	If they double the answer: RDBL is penalty, pass=S1. If they double the relay: pass=S1, RDBL=S2.

# MINOR SYSTEM

2♦ - 2♥ = any GF

2♣ 2♦ = various options  
 2♥ = opener always bids 2♥

pass	Weak with 6+♥, to play
2♠	Weak with 6+♠, to play
2NT	INV with 5♥: 3♣ = minimum, no 3♥ 3♥ = minimum, 3♥ other = max, no 3♥ 4♥ = max, 3♥
3♣	Pass-correct, weak with preference for other minor: Pass = onesuiter 3♦ = twosuiter
3♦	INV with 55 majors
3♥♠	INV with 6+M

2♣	5♦4♣, twosuiter, 2NT is ask: 3♣ = 3♥ 3♦ = 3♠ 3M = short M, no 3 cards in major 3NT = 2254
2NT	6♦332 or 7♦222, 3♣ is ask: 3♦ = 3262 3♥ = 2362 3♠ = 2263 3NT = 2272
3♣	7+♦, with shortness, 3♦ is ask for shortness: 3M = short M 3NT = short other minor
3♦	3361
3♥	3163
3♠	1363

2♣ - 2♥ = any GF

2♣	5♣4♦, twosuiter, 2NT is ask: 3♣ = 3♥ 3♦ = 3♠ 3M = short M, no 3 cards in major 3NT = 2245
2NT	6♣332 or 7♣222, 3♣ is ask: 3♦ = 3226 3♥ = 2326 3♠ = 2236 3NT = 2227
3♣	7+♣, with shortness, 3♦ is ask for shortness: 3M = short M 3NT = short other minor
3♦	3316
3♥	3136
3♠	1336

2♣/2♦ - 2♠ = INV with 5♠

Pass	Min, 2-3♠
2NT	Max, GF, no 3♠
3♣/3♦	Min, twosuiter
3♦/3♣	Min, onesuiter
3♠	Max, 3♠

2m - 3♣ = INV with 5+♥

3m	Min, no support
3♥	3♥, minimum
3♠+	GF, no support
4♥	3♥, maximum