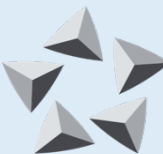


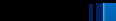
POINTS TRANSFER ONE SHEET BY POINTSMAGNET

ALLIANCE	Airlines	AMERICAN EXPRESS	CHASE	Capital One	BILT	citi	WELLS FARGO
 STAR	Avianca (Colombia)	1:1		1:1	1:1	1:1	1:1
	Air Canada (Canada)	1:1	1:1	1:1	1:1		
	Singapore Airlines (Singapore)	1:1	1:1	1:1		1:1	
	Turkish Airlines (Turkey)			1:1	1:1	1:1	
	EVA Air (Taiwan)			1:0.75		1:1	
	United Airlines (USA)		1:1		1:1		
	TAP Air Portugal (Portugal)			1:1	1:1		
	All Nippon Airways (Japan) (ANA)	1:1					
	Thai Airways (Thailand)					1:1	

ALLIANCE	Airlines	AMERICAN EXPRESS	CHASE	Capital One	BILT	citi	WELLS FARGO
 SKY TEAM	Air France (Flying Blue) (France)	1:1	1:1	1:1	1:1	1:1	1:1
	KLM (Flying Blue) (Netherlands)	1:1	1:1	1:1	1:1	1:1	1:1
	Virgin Atlantic (UK)	1:1	1:1	1:1	1:1	1:1	1:1
	Aeroméxico (Mexico)	1:1.6		1:1		1:1	
	Delta Airlines (USA)	1:1					

ALLIANCE	Airlines	AMERICAN EXPRESS	CHASE	Capital One	BILT	citi	WELLS FARGO
 oneworld	British Air (Avios) (UK)	1:1	1:1	1:1	1:1	1:1*	1:1
	Iberia (Avios) (Spain)	1:1	1:1	1:1*	1:1	1:1*	1:1
	Qatar Air (Avios) (Qatar)	1:1	1:1*	1:1*	1:1	1:1	1:1*
	Finnair (Avios) (Finland)	1:1*	1:1*	1:1	1:1*	1:1*	1:1*
	Cathay Pacific (Hong Kong) (Asia Miles)	1:1		1:1	1:1	1:1	
	Qantas (Australia)	1:1		1:1		1:1	
	Alaska Airlines (USA)				1:1		
	Japan Airlines (Japan)				1:1		
	American Airlines (USA)					1:1	

ALLIANCE	Airlines	AMERICAN EXPRESS	CHASE	Capital One	BILT	citi	WELLS FARGO
Non Alliance	Aer Lingus (Avos) (Ireland)	1:1	1:1	1:1*	1:1	1:1*	1:1
	Emirates (UAE/Dubai)	1:0.8	1:1	1:1	1:1	1:0.8	
	JetBlue (USA)	1:0.8	1:1	1:0.6		1:1	
	Etihad (UAE/Abu Dhabi)	1:1		1:1		1:1	
	Southwest (USA)		1:1		1:1		

HOTELS	Brands						
Hotels	Choice Privileges	1:1		1:1		1:2	1:2
	Marriott Bonvoy	1:1	1:1		1:1		
	Accor (ALL)			1:0.5	1:0.67	1:0.5	
	Hyatt		1:1		1:1		
	IHG		1:1		1:1		
	Wyndham			1:1		1:1	
	Hilton	1:2			1:1		

Alliances:

Airlines in same alliance allow using points on another airline's flight. For example: American Air flight can be booked with Alaska points, Delta can be booked via Virgin, and United via Air Canada.

Non Alliance airlines still have partnerships directly with select others.

Credit Cards & Point Transfers:

Only select cards from each bank allow points transfers. **Chase** : Sapphire; **CapitalOne** : Venture; **Citi** : Premier/Elite; **Wells Fargo** : Bilt/Autograph; **Amex** : Platinum/Gold/Green.

Transfer times will vary, it's advised to call airlines and have them hold the flight while your points transfer.

Avios 1:1*: Airlines can get points indirectly due to common Avios points. Chase points can be transferred first to official partner British Air and then to Qatar.

Last updated: 7/2025

Changes: Amex Emirates ratio drops to 0.8 on Sept16th; Oman Joins OW; Citi adds American Air; Amex loses Hawaiian