

| ALLIANCE                                                                                              | AIRLINE<br>LOYALTY PROGRAM                   | IATA<br>CODE | ALSO<br>BOOKABLE<br>WITH               | TRANSFER PARTNERS                    |                  |                                   |                           |                                        |                    | DAYS IN<br>ADVANCE<br>OF AWARD<br>SPACE RELEASE | ADDITIONAL<br>ALLIANCE<br>MEMBERS                                                                                                                                                                                                                                                                                       |
|-------------------------------------------------------------------------------------------------------|----------------------------------------------|--------------|----------------------------------------|--------------------------------------|------------------|-----------------------------------|---------------------------|----------------------------------------|--------------------|-------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                                                                                       |                                              | *6           |                                        | AMERICAN EXPRESS                     | B I L T          | Capital One                       | CHASE                     | thankyou from citi                     | WELLS FARGO        |                                                 |                                                                                                                                                                                                                                                                                                                         |
| <br>ONEWORLD ALLIANCE | AMERICAN AIRLINES AADVANTAGE                 | AA           | EY, G3, HA                             |                                      |                  |                                   |                           |                                        |                    | 331 DAYS                                        | MALAYSIA AIRLINES (MH)<br>ROYAL AIR MAROC (AT)<br>ROYAL JORDANIAN (RJ)<br>SRI LANKAN AIRLINES (UL)                                                                                                                                                                                                                      |
|                                                                                                       | ALASKA MILEAGE PLAN                          | AS           | DE, EI, HU, KE, LA, LY, SQ             | 1:1<br>AMERICAN EXPRESS<br>INSTANT   | 1:1<br>B I L T   | 1:1<br>Capital One<br>INSTANT     | 1:1<br>CHASE<br>INSTANT   |                                        | 1:1<br>WELLS FARGO | 330 DAYS                                        |                                                                                                                                                                                                                                                                                                                         |
|                                                                                                       | BRITISH AIRWAYS EXECUTIVE CLUB <sup>*4</sup> | BA           | LA, LY                                 | 1:1<br>AMERICAN EXPRESS<br>INSTANT   | 1:1<br>B I L T   | 1:1<br>Capital One<br>INSTANT     | 1:1<br>CHASE<br>INSTANT   |                                        | 1:1<br>WELLS FARGO | 355 DAYS                                        |                                                                                                                                                                                                                                                                                                                         |
|                                                                                                       | CATHAY PACIFIC ASIA MILES                    | CX           | LA                                     | 1:1<br>AMERICAN EXPRESS<br>INSTANT   | 1:1<br>B I L T   | 1:1<br>Capital One<br>~3 DAYS     |                           | 1:1<br>thankyou from citi<br>INSTANT   |                    | 360 DAYS                                        |                                                                                                                                                                                                                                                                                                                         |
|                                                                                                       | FINNAIR PLUS <sup>*4</sup>                   | AY           |                                        |                                      |                  | 1:1<br>Capital One<br>INSTANT     |                           |                                        |                    | 360 DAYS                                        |                                                                                                                                                                                                                                                                                                                         |
|                                                                                                       | IBERIA PLUS <sup>*4</sup>                    | IB           | LA, LY                                 | 1:1<br>AMERICAN EXPRESS<br>~2 DAYS   | 1:1<br>B I L T   |                                   | 1:1<br>CHASE<br>INSTANT   |                                        | 1:1<br>WELLS FARGO | 360 DAYS                                        |                                                                                                                                                                                                                                                                                                                         |
|                                                                                                       | JAPAN AIRLINES JAL MILEAGE BANK              | JL           | AF                                     |                                      | B I L T          |                                   |                           |                                        |                    | 360 DAYS                                        |                                                                                                                                                                                                                                                                                                                         |
|                                                                                                       | QANTAS FREQUENT FLYER                        | QF           | B6, EK, LA, LY                         | 1:1<br>AMERICAN EXPRESS<br>INSTANT   |                  | 1:1<br>Capital One<br>~1-2 DAYS   |                           | 1:1<br>thankyou from citi<br>INSTANT   |                    | 353 DAYS                                        |                                                                                                                                                                                                                                                                                                                         |
|                                                                                                       | QATAR PRIVILEGE CLUB <sup>*4</sup>           | QR           | B6, LA, ME, PG, S7, VS, WB             | 1:1<br>AMERICAN EXPRESS<br>INSTANT   | 1:1<br>B I L T   |                                   |                           | 1:1<br>thankyou from citi<br>~1-2 DAYS |                    | 361 DAYS                                        |                                                                                                                                                                                                                                                                                                                         |
|                                                                                                       |                                              |              |                                        |                                      |                  |                                   |                           |                                        |                    |                                                 |                                                                                                                                                                                                                                                                                                                         |
| <br>SKYTEAM         | AEROMEXICO REWARDS                           | AM           | G3, LY                                 | 1:1.6<br>AMERICAN EXPRESS<br>~2 DAYS |                  | 1:1<br>Capital One<br>INSTANT     |                           | 1:1<br>thankyou from citi<br>INSTANT   |                    | 330 DAYS                                        | AEROLINEAS (AR)<br>AIR EUROPA (UX)<br>CHINA AIRLINES (CI)<br>CHINA EASTERN (MU)<br>CZECH AIRLINES (OK)<br>GARUDA INDONESIA (GA)<br>ITA AIRWAYS (AZ)<br>KENYA AIRWAYS (KQ)<br>MIDDLE EAST AIRLINES (ME)<br>SAUDI AIRLINES (SV)<br>VIETNAM AIRLINES (VN)<br>XIAMEN AIR (MF)                                               |
|                                                                                                       | DELTA SKYMILES                               | DL           | AZ, HA, LA, LY                         | 1:1<br>AMERICAN EXPRESS<br>INSTANT   |                  |                                   |                           |                                        |                    | 331 DAYS                                        |                                                                                                                                                                                                                                                                                                                         |
|                                                                                                       | AIR FRANCE/ KLM FLYING BLUE                  | AF/KL        | AZ, CM, EY, G3, JL, WS, VS             | 1:1<br>AMERICAN EXPRESS<br>INSTANT   | 1:1<br>B I L T   | 1:1<br>Capital One<br>INSTANT     | 1:1<br>CHASE<br>INSTANT   | 1:1<br>thankyou from citi<br>INSTANT   | 1:1<br>WELLS FARGO | 359 DAYS                                        |                                                                                                                                                                                                                                                                                                                         |
|                                                                                                       | KOREAN AIR SKYPASS                           | KE           | AS                                     |                                      |                  |                                   |                           |                                        |                    | 361 DAYS                                        |                                                                                                                                                                                                                                                                                                                         |
|                                                                                                       | SCANDINAVIAN AIRLINES EUROBonus              | SK           |                                        |                                      |                  |                                   |                           |                                        |                    | 330 DAYS                                        |                                                                                                                                                                                                                                                                                                                         |
|                                                                                                       | VIRGIN ATLANTIC FLYING CLUB                  | VS           | AZ, HA, LA, LY, NH, NZ, SA, SQ, SK, VA | 1:1<br>AMERICAN EXPRESS<br>INSTANT   | 1:1<br>B I L T   | 1:1<br>Capital One<br>INSTANT     | 1:1<br>CHASE<br>INSTANT   | 1:1<br>thankyou from citi<br>INSTANT   | 1:1<br>WELLS FARGO | 331 DAYS                                        |                                                                                                                                                                                                                                                                                                                         |
|                                                                                                       |                                              |              |                                        |                                      |                  |                                   |                           |                                        |                    |                                                 |                                                                                                                                                                                                                                                                                                                         |
| <br>STAR ALLIANCE   | AIR CANADA AEROPLAN                          | AC           | CX, EK, EY, G3, VA                     | 1:1<br>AMERICAN EXPRESS<br>INSTANT   | 1:1<br>B I L T   | 1:1<br>Capital One<br>INSTANT     | 1:1<br>CHASE<br>INSTANT   |                                        |                    | 355 DAYS                                        | AEGEAN AIRLINES (A3)<br>AIR CHINA (CA)<br>AIR INDIA (AI)<br>AIR NEW ZEALAND (NZ)<br>ASIANA AIRLINES (OZ)<br>AUSTRIAN (OS)<br>BRUSSELS AIRLINES (SN)<br>COPA AIRLINES (CM)<br>CROATIA AIRLINES (OU)<br>EGYPTAIR (MS)<br>ETHIOPIAN AIRLINES (ET)<br>LOT POLISH (LO)<br>LUFTHANSA (LH)<br>SOUTH AFRICAN (SA)<br>SWISS (LX) |
|                                                                                                       | ANA MILEAGE CLUB                             | NH           | VS                                     | 1:1<br>AMERICAN EXPRESS<br>~2-3 DAYS |                  |                                   |                           |                                        |                    | 355 DAYS                                        |                                                                                                                                                                                                                                                                                                                         |
|                                                                                                       | AVIANCA LIFEMILES                            | AV           | AM, G3, IB                             | 1:1<br>AMERICAN EXPRESS<br>INSTANT   | 1:1<br>B I L T   | 1:1<br>Capital One<br>INSTANT     |                           | 1:1<br>thankyou from citi<br>INSTANT   | 1:1<br>WELLS FARGO | 360 DAYS                                        |                                                                                                                                                                                                                                                                                                                         |
|                                                                                                       | EVA INFINITY MILEAGELANDS                    | BR           |                                        |                                      |                  | 2:1.5<br>Capital One<br>~2 DAYS   |                           | 1:1<br>thankyou from citi<br>~2 DAYS   |                    | 360 DAYS                                        |                                                                                                                                                                                                                                                                                                                         |
|                                                                                                       | SINGAPORE AIRLINES KRISFLYER                 | SQ           | AS                                     | 1:1<br>AMERICAN EXPRESS<br>INSTANT   |                  | 1:1<br>Capital One<br>~2 DAYS     | 1:1<br>CHASE<br>~2 DAYS   | 1:1<br>thankyou from citi<br>~2 DAYS   |                    | 355 DAYS                                        |                                                                                                                                                                                                                                                                                                                         |
|                                                                                                       | TAP AIR PORTUGAL MILES & GO                  | TP           |                                        |                                      | 1:1<br>B I L T   | 1:1<br>Capital One<br>INSTANT     |                           |                                        |                    | 361 DAYS                                        |                                                                                                                                                                                                                                                                                                                         |
|                                                                                                       | THAI AIRWAYS ROYAL ORCHID PLUS               | TG           |                                        |                                      |                  |                                   |                           | 1:1<br>thankyou from citi<br>~3-6 DAYS |                    | 340 DAYS                                        |                                                                                                                                                                                                                                                                                                                         |
|                                                                                                       | TURKISH AIRLINES MILES & SMILES              | TK           |                                        |                                      | 1:1<br>B I L T   | 1:1<br>Capital One<br>~1-2 DAYS   |                           | 1:1<br>thankyou from citi<br>~1 DAY    |                    | 355 DAYS                                        |                                                                                                                                                                                                                                                                                                                         |
|                                                                                                       | UNITED MILEAGE PLUS                          | UA           | EK, HA, NZ, VA                         |                                      | 1:1<br>B I L T   |                                   | 1:1<br>CHASE<br>INSTANT   |                                        |                    | 337 DAYS                                        |                                                                                                                                                                                                                                                                                                                         |
|                                                                                                       |                                              |              |                                        |                                      |                  |                                   |                           |                                        |                    |                                                 |                                                                                                                                                                                                                                                                                                                         |
| NON ALLIANCE AIRLINES                                                                                 | AER LINGUS AERCLUB <sup>*4</sup>             | EI           | AA, AC, AS, BA, B6, EY, IB, UA         | 1:1<br>AMERICAN EXPRESS<br>INSTANT   | 1:1<br>B I L T   |                                   | 1:1<br>CHASE<br>INSTANT   |                                        | 1:1<br>WELLS FARGO | 330 DAYS                                        | AIR MAURITIUS (MK)<br>AIR SERBIA (JU)<br>AZUL (AD)<br>CONDOR (DE)<br>EL AL (LY)<br>EUROWINGS (EW)<br>FRONTIER AIRLINES (F9)<br>GULFAIR (GF)<br>LATAM (LA)<br>PAL (PR)<br>SUNEXPRESS (XQ)<br>VIRGIN AUSTRALIA (VA)<br>VISTARA (UK)<br>VUELING (YY)                                                                       |
|                                                                                                       | EMIRATES SKYWARDS                            | EK           | AC, JL, QF, UA                         | 1:1<br>AMERICAN EXPRESS<br>INSTANT   | 1:1<br>B I L T   | 1:1<br>Capital One<br>INSTANT     | 1:1<br>CHASE<br>INSTANT   | 1:0.8<br>thankyou from citi            |                    | 360 DAYS                                        |                                                                                                                                                                                                                                                                                                                         |
|                                                                                                       | ETIHAD GUEST                                 | EY           | AA, AC, AF, EY, OZ                     | 1:1<br>AMERICAN EXPRESS<br>INSTANT   |                  | 1:1<br>Capital One<br>~1 DAY      |                           | 1:1<br>thankyou from citi<br>INSTANT   |                    | 330 DAYS                                        |                                                                                                                                                                                                                                                                                                                         |
|                                                                                                       | HAWAIIAN AIRLINES MILES                      | HA           | AA, B6, DL, UA                         | 1:1<br>AMERICAN EXPRESS<br>INSTANT   | B I L T          |                                   |                           |                                        |                    | 330 DAYS                                        |                                                                                                                                                                                                                                                                                                                         |
|                                                                                                       | JETBLUE TRUE BLUE                            | B6           | EY, HA, QR                             | 5:4<br>AMERICAN EXPRESS              |                  | 1:0.6<br>Capital One              | 1:1<br>CHASE              | 1:1<br>thankyou from citi              |                    | 331 DAYS                                        |                                                                                                                                                                                                                                                                                                                         |
|                                                                                                       | SOUTHWEST RAPID REWARDS                      | WN           |                                        |                                      | B I L T          |                                   | 1:1<br>CHASE<br>INSTANT   |                                        |                    | 4-7 MONTHS <sup>*3</sup>                        |                                                                                                                                                                                                                                                                                                                         |
|                                                                                                       |                                              |              |                                        |                                      |                  |                                   |                           |                                        |                    |                                                 |                                                                                                                                                                                                                                                                                                                         |
| HOTELS                                                                                                | ACCOR                                        |              |                                        |                                      | (3:2)<br>B I L T | (2:1)<br>Capital One<br>(~2 DAYS) |                           | (2:1)<br>thankyou from citi            |                    | 404 DAYS                                        |                                                                                                                                                                                                                                                                                                                         |
|                                                                                                       | CHOICE                                       |              |                                        | 1:1<br>AMERICAN EXPRESS<br>INSTANT   |                  | 1:1<br>Capital One<br>INSTANT     |                           | 1:2<br>thankyou from citi<br>INSTANT   | 1:2<br>WELLS FARGO | 350 DAYS                                        |                                                                                                                                                                                                                                                                                                                         |
|                                                                                                       | HILTON                                       |              |                                        | 1:2<br>AMERICAN EXPRESS<br>INSTANT   | 1:1<br>B I L T   |                                   |                           |                                        |                    | 365 DAYS                                        |                                                                                                                                                                                                                                                                                                                         |
|                                                                                                       | HYATT                                        |              |                                        |                                      | 1:1<br>B I L T   |                                   | 1:1<br>CHASE<br>INSTANT   |                                        |                    | 394 DAYS                                        |                                                                                                                                                                                                                                                                                                                         |
|                                                                                                       | IHG                                          |              |                                        |                                      | 1:1<br>B I L T   |                                   | 1:1<br>CHASE<br>INSTANT   |                                        |                    | 350 DAYS                                        |                                                                                                                                                                                                                                                                                                                         |
|                                                                                                       | MARRIOTT                                     |              |                                        | 1:1<br>AMERICAN EXPRESS<br>INSTANT   | 1:1<br>B I L T   |                                   | 1:1<br>CHASE<br>~1-2 DAYS |                                        |                    | 354 DAYS                                        |                                                                                                                                                                                                                                                                                                                         |
|                                                                                                       | PREFERRED                                    |              |                                        |                                      |                  |                                   |                           | 1:4<br>thankyou from citi              |                    | 365 DAYS                                        |                                                                                                                                                                                                                                                                                                                         |
|                                                                                                       | WYNDHAM                                      |              |                                        |                                      |                  | 1:1<br>Capital One<br>INSTANT     |                           | 1:1<br>thankyou from citi<br>INSTANT   |                    | 364 DAYS                                        |                                                                                                                                                                                                                                                                                                                         |

NOTES

- FOR EACH TRANSFER PARTNER THE TRANSFER RATIO IS LOCATED ABOVE, AND TYPICAL TRANSFER TIMES ARE LOCATED BENEATH.
- MARRIOTT IS ALSO A TRANSFER PARTNER FOR MANY AIRLINES BUT AT A RATE OF 3:1, CAN BE USED TO HELP TOP OFF BOOKINGS BUT MARRIOTT POINTS ARE USUALLY BEST SERVED BEING USED FOR MARRIOTT BOOKINGS THE ONLY AIRLINES ON THIS LIST THAT ARE NOT PARTNERS WITH MARRIOTT ARE EVA, FINNAIR, AND JETBLUE.
- SOUTHWEST RELEASES FLIGHTS IN CHUNKS THROUGHOUT THE YEAR.
- AIRLINES THAT USE AVIOS AS THEIR CURRENCY CAN ALL BE TRANSFERRED TO EACH OTHER, IE: BRITISH AIRWAYS AVIOS CAN BE TRANSFERRED TO QATAR AIRWAYS AVIOS.
- WHILE AIRLINES REGULARLY ADVERTISE TRANSFER TIMES AS INSTANT, IN REALITY, THEY CAN TAKE ANYWHERE FROM A COUPLE OF MINUTES TO UP TO 7 BUSINESS DAYS. DELAYS WILL HAPPEN IF INFORMATION DOESN'T MATCH BETWEEN YOUR ACCOUNTS, OR IF THERE IS A TECHNICAL GLITCH. THESE TRANSFER TIMES SHOULD BE USED AS A GENERAL GUIDELINE FOR TRANSFER TIMES ONLY. LASTLY, BEAR IN MIND THAT TRANSFERS ARE ONE-WAY ONLY. ONCE THEY LEAVE YOUR TRANSFERRABLE CURRENCY ACCOUNT, THEY CAN'T COME BACK.
- OFFICIAL CODE LOOKUP FOR AIRLINE IATA CODES: <https://www.iata.org/en/publications/directories/code-search/>
- ALSO BOOKABLE COLUMN EXPLANATION: YOU CAN ALSO BOOK THE FLIGHTS OF THE AIRLINE IN THE ALSO BOOKABLE COLUMN WITH THE GIVEN AIRLINE/LOYALTY PROGRAM IN THAT ROW, USE THE IATA CODE LOOKUP IF YOU'RE NOT FAMILIAR WITH ANY AIRLINE CODES.
- MOST TRANSFERS WILL BE COMPLETED WITHIN 10 MINUTES, BUT MAY NOT BE AVAILABLE FOR IMMEDIATE REDEMPTION. IF YOUR JAL MILEAGE ACCOUNT IS NEW, IT CAN TAKE UP TO 7 DAYS BEFORE THEY ARE ABLE TO BE REDEEMED.