POINTSFLYWITHVIBHAV · FREE GUIDE · 2026

Hotels ↔ Airlines Transfer Bible

The complete guide to moving points between hotel loyalty programs and airline miles — every route, every ratio, every India-specific hack.

APRIL 2026 EDITION · FOR INDIAN CARDHOLDERS

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What You'll Learn

Everything you need to know about moving points between hotel programs and airlines — including the routes most Indians don't know about.

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⚠️ IMPORTANT DISCLAIMER

Loyalty programs change their terms frequently. All ratios, partners and policies in this guide are accurate as of April 2026. Always verify with the official program website before initiating any transfer. Transfers are irreversible — never transfer without a confirmed redemption in mind.

CHAPTER 1

How Transfers Actually Work

When people ask "can I use my hotel points to fly?" — the answer is yes, but the mechanics are more nuanced than most realize. There are three distinct directions, and they are not equally viable.

The 3 Transfer Directions

Direction 1: Hotel → Airline ✅ (Works — with strategy)

This is the most viable direction. Several hotel loyalty programs let you convert your points into airline miles. You lose some value in the transfer, but if you're targeting a premium cabin redemption — particularly Business Class — the math can work strongly in your favour.

The key insight: hotel programs earn at a "revenue" rate (you earn from real rupee spend), while airline programs let you redeem at a "fixed award" rate. This asymmetry is where the value lives.

> ✓ BEST USE CASE
>
> Transfer Marriott Bonvoy points to Aeroplan (Air Canada) and redeem for Air India Business Class from Delhi to Amsterdam — 45,000 miles vs ₹3,01,261 cash price. Out of pocket: ~₹4,957 in taxes.

Direction 2: Airline → Hotel ✗ (Mostly impossible)

Almost no major airline allows you to convert miles directly into hotel points. The only meaningful exceptions involve specific bilateral agreements (like certain United + Marriott flows), and even these are generally poor value. For practical purposes, treat this direction as a dead end.

Direction 3: Double Dip — Earn Both ⚡ (The smartest play)

Rather than transferring at all, several programs let you earn hotel points AND airline miles on the same activity simultaneously. You link your accounts, and when you complete a qualifying stay or flight, both programs credit you. This is pure upside — no transfer, no value loss, no irreversible decisions.

> EXAMPLE: ACCOR ALL + FLYING BLUE
>
> Stay at a Novotel in Mumbai. Earn Accor ALL reward points on the stay AND Flying Blue miles simultaneously. Both accounts credited. No trade-off.

The 4 Golden Rules of Transfers

01

Transfers are one-way and irreversible.

Once points leave your hotel account, they cannot be returned. There are no exceptions to this rule across any major program.

02

Only transfer when you have a specific redemption confirmed.

Search for award availability first. Confirm the seats exist. Then transfer. Do not speculatively park points in airline programs — they devalue and expire.

03

Premium cabins are where transfer value explodes.

Economy redemptions often lose to cash pricing. Business and First Class is where you get 3–8× your points value. Always target premium for transfers.

04

Watch for transfer bonus windows.

Banks and programs occasionally run 20–30% transfer bonus promotions. Accumulate points, wait for a bonus, then transfer to stretch your miles further.

CHAPTER 2

Marriott Bonvoy: The Only Hub That Matters

Of all hotel loyalty programs in the world, Marriott Bonvoy stands alone for hotel-to-airline transfers. With 38 airline partners — more than any other hotel or credit card program globally — it functions as a universal transfer hub.

38 airline partners available for point transfers — **more than any other hotel program on earth.** No other hotel loyalty program comes close.

The Standard Transfer Mechanics

Ratio: 3 Marriott Bonvoy points = 1 airline mile (for most partners)

Bonus: For every 60,000 Bonvoy points transferred, you receive 5,000 bonus miles on top. So 60,000 points → 25,000 miles instead of 20,000.

Minimum: 3,000 Bonvoy points per transfer, in increments of 1,000.

Maximum: 240,000 points per day (= 80,000+ miles depending on partner).

Timeline: 1–7 business days for most airlines, some process within 24 hours.

> THE BONUS MATH
>
> Without bonus: 60,000 Bonvoy → 20,000 miles. With the standard 5,000 bonus: 60,000 Bonvoy → 25,000 miles. That's an effective 4:1 ratio improving to 2.4:1 on bonus transfers. Always transfer in multiples of 60,000 to capture the bonus.

Top Airline Partners for Indian Travellers

AIRLINE PROGRAM	ALLIANCE	RATIO	BEST FOR	INDIA RELEVANCE
Air Canada Aeroplan	Star Alliance	3:1 + 5K bonus	DEL→Europe Business	⭐ TOP PICK
Singapore KrisFlyer	Star Alliance	3:1 + 5K bonus	Asia-Pacific Business	⭐ TOP PICK

AIRLINE PROGRAM	ALLIANCE	RATIO	BEST FOR	INDIA RELEVANCE
Air India Maharaja Club	Star Alliance	3:1 + 5K bonus	Domestic + Star Alliance	🇮🇳 INDIA
Emirates Skywards	None	3:1 + 5K bonus	Dubai hub routes	GOOD
Flying Blue (AF/KLM)	SkyTeam	3:1 + 5K bonus	Europe via Paris/Amsterdam	GOOD
Qatar Privilege Club	Oneworld	3:1 + 5K bonus	Doha hub routes	GOOD
British Airways Avios	Oneworld	3:1 + 5K bonus	Short-haul / Middle East	GOOD
Etihad Guest	None	3:1 + 5K bonus	Abu Dhabi hub	GOOD
Thai Airways ROP	Star Alliance	3:1 + 5K bonus	BKK routes	OK
Turkish Miles&Smiles	Star Alliance	3:1 + 5K bonus	Istanbul hub + USA	OK

How Indian Cards Feed into Bonvoy

Even though Axis Bank removed Marriott Bonvoy as a direct EDGE Miles transfer partner in April 2026, you can still feed Bonvoy points through:

- **HDFC Infinia / Diners Black:** Reward Points transfer to Bonvoy (check current ratio on SmartBuy)
- **ITC Club Green Points:** Transfer at 2:3 ratio to Bonvoy (you gain value — 2 ITC points become 3 Bonvoy points)
- **Direct Bonvoy stays:** Earn on stays at any of Marriott's 30+ hotel brands worldwide including Westin, Marriott, JW, Sheraton, W, St. Regis

CHAPTER 3 · 🇮🇳 INDIA-SPECIFIC

The ITC Bridge Route

This is the most underutilised route for Indian premium travellers. Club ITC — the loyalty program of India's most prestigious domestic hotel chain — transfers points to Marriott Bonvoy at a favourable ratio, which then unlocks all 38 of Bonvoy's airline partners.

As of April 2026, with Axis Bank having removed Marriott Bonvoy and Accor ALL as direct EDGE Miles transfer destinations, the ITC → Bonvoy route has become even more important for Indian cardholders seeking hotel-to-airline transfer value.

The Route: 3 Steps

01

Earn Club ITC Green Points on hotel stays

EARN
STEP 1

ITC Maurya (Delhi) · ITC Grand Chola (Chennai) · ITC Maratha (Mumbai) · ITC Royal Bengal (Kolkata) · WelcomHotel properties nationwide · Earn 2–8% of eligible spend as Green Points. 1 Green Point = ₹1 at ITC properties.

02

Transfer to Marriott Bonvoy at 2:3

1.5×
GAIN

2 ITC Green Points → 3 Marriott Bonvoy points. This is one of the rare transfer steps where you actually gain value — your points grow by 50% in this step. Transfers are processed through Club ITC's website or app.

03

Transfer Bonvoy → Airline of your choice

25K
MILES

60,000 Bonvoy points → 25,000 airline miles (incl. 5K bonus). Choose from Aeroplan, KrisFlyer, Maharaja Club, Flying Blue, Skywards and 33 more. Redeem for your target flight.

The Full Math: ITC Stay → Business Class Flight

🇮🇳 INDIA CASE STUDY — DEL TO AMSTERDAM BUSINESS CLASS

Starting point: ₹1,50,000 spend at ITC properties

Step 1: ₹1,50,000 spend at 5% earn rate = **7,500 ITC Green Points**

Step 2: 7,500 ITC Green Points → **11,250 Marriott Bonvoy points** (×1.5 gain)

Step 3: You need 1,25,000 Bonvoy points for the Aeroplan route. Top up via HDFC cards or more ITC stays.

Step 4: 1,25,000 Bonvoy → **~45,000 Aeroplan miles** (3:1 ratio + bonus)

Step 5: 45,000 Aeroplan → **Air India Business Class DEL→AMS**

Cash price: ₹3,01,261 · Out of pocket with points: ~₹4,957 (taxes only)

Why the ITC Bridge Is Unique

- **2:3 ratio means you gain points** — unlike almost every other hotel-to-hotel or card-to-hotel transfer, ITC → Bonvoy gives you more points than you started with.
- **India's finest hotels qualify** — if your company travel, client entertainment, or personal stays already include ITC properties, you're leaving money on the table by not converting these points.
- **No direct card required** — you don't need a specific credit card to access this route. Just a Club ITC membership (free) and a Marriott Bonvoy account (free).
- **Post-Axis devaluation relevance** — with Axis removing Bonvoy as an EDGE Miles partner in April 2026, the ITC route becomes the primary hotel-sourced path to Bonvoy's 38 airline partners for many Indians.

CHAPTER 4

Double Dip: Earn Both Simultaneously

The smartest play in the hotel-airline loyalty ecosystem isn't a transfer at all — it's earning from both programs at the same time. Several hotel-airline pairs have bilateral agreements that let you accumulate points in both programs from a single qualifying activity, with no trade-off.

> ⚡ CORE PRINCIPLE
>
> Link your hotel and airline accounts. When you complete a qualifying stay or flight, both programs automatically credit you. No transfer. No irreversible decisions. No value loss. Pure additional earning.

Active Double-Dip Partnerships for Indians

HOTEL PROGRAM	AIRLINE PROGRAM	HOW TO ACTIVATE	INDIA RELEVANCE
Accor ALL	**Air France/ KLM Flying Blue**	Link accounts on Accor website. Earn Accor + FB miles on stays. Earn Accor + FB miles on flights.	HIGH — Novotel, Ibis, Pullman, Fairmont in India
Accor ALL	**IndiGo 6E Rewards**	Link via IndiGo app or Accor website. Earn both on Accor stays in India.	🇮🇳 INDIA-SPECIFIC · Very relevant for domestic travellers
Accor ALL	**Qatar Airways Privilege Club**	Link accounts. Earn Accor + Privilege Club Avios on qualifying stays.	GOOD — Qatar hub key for India-Europe routes
Marriott Bonvoy	**Emirates Skywards**	Preferred partnership. Link accounts. Earn Bonvoy + Skywards on stays and flights.	GOOD — Emirates serves all major Indian cities
Marriott Bonvoy	**Singapore KrisFlyer**	Status match opportunity. Earn on qualifying Marriott stays.	GOOD — SQ flies from DEL, BOM, BLR, HYD, AMD
ITC Hotels (Club ITC)	**Air India Maharaja Club**	Link Club ITC and Maharaja Club accounts. Earn both on ITC hotel stays across India.	🇮🇳 INDIA-SPECIFIC · ITC + AI natural pairing

Double Dip vs. Transfer: Which to Choose?

SCENARIO	BEST APPROACH	WHY
You stay at Accor properties regularly	**Double Dip**	Link to Flying Blue or IndiGo. Earn both with zero downside.
You have a large Bonvoy balance and a target flight	**Transfer**	Transfer to Aeroplan/KrisFlyer for the specific redemption.
You're unsure what you want to redeem for	**Double Dip**	Don't transfer speculatively. Keep points flexible.
You need to top up miles for a specific award	**Transfer**	Transfer minimum needed from Bonvoy with the bonus.

PRO TIP: STACK ALL THREE

Stay at an Accor property (earn Accor points) → Link to Flying Blue (also earn FB miles on the stay) → Pay with HSBC TravelOne card (earn 1:1 to Flying Blue on spend) → Pay your Accor bill with a card that earns on hotels. Three earning streams from one hotel stay.

CHAPTER 5

Hilton & Accor: The Verdict

Both Hilton Honors and Accor ALL can technically transfer points to airlines. Both have long lists of airline partners. And in almost every scenario, neither should be used for airline transfers. Here's why.

Hilton Honors — Transfer Verdict: Avoid

Hilton Honors has 26 airline transfer partners. The standard ratio is 10:1 — meaning 10,000 Hilton points get you 1,000 airline miles. This is devastating value destruction.

> **THE MATH THAT MAKES HILTON TRANSFERS PAINFUL**
>
> 10,000 Hilton Honors points redeemed at a mid-tier Hilton property in India = approximately ₹4,000–6,000 room value. The same 10,000 points transferred to Delta SkyMiles = 1,000 miles, worth approximately ₹800–1,000. You have destroyed 80–90% of the value.

Hilton Transfer Partner Exceptions

PARTNER	RATIO	VERDICT	WHEN TO USE
Singapore KrisFlyer	8:1 (better than standard)	TOP-OFF ONLY	Only if you need a few thousand KrisFlyer miles to complete a specific award and have no other source
Virgin Atlantic Flying Club	20:3 (slightly better)	TOP-OFF ONLY	Same logic — only as a last resort to complete an award
All other partners	10:1 (standard)	AVOID	Never. Redeem Hilton points for hotel stays instead.

Accor ALL — Transfer Verdict: Avoid Transfers, Embrace Double Dip

Accor ALL is a different and more nuanced case. The program's points are fixed at €0.02 each when redeemed for hotel stays — a consistent, transparent value. But when you transfer Accor points to airlines, even at the best 1:1 ratio (to Flying Blue), you're spending €0.02 worth of hotel credit to buy a mile that's worth approximately €0.008–0.012.

ACCOR → FLYING BLUE TRANSFER MATH

1,000 Accor points = €20 in hotel value. Transferred to Flying Blue at 1:1 = 1,000 Flying Blue miles = approximately €8–12 in flight value. Value destroyed: 40–60%. This is why Accor transfers to airlines should be avoided unless points are expiring with no alternative use.

What to Do With Accor Points Instead

- **Redeem for hotel stays** — fixed at €0.02 per point, this is always your best base case
- **Use the double-dip** — link to Flying Blue and earn airline miles on your stays without touching your Accor points balance
- **Transfer only when expiring** — if your points are about to expire and you have no upcoming hotel stay, a transfer to Flying Blue recovers some value vs. losing them entirely

Summary: The Only Time to Transfer Hilton or Accor to Airlines

RULE OF THUMB

Transfer Hilton or Accor points to airlines *only* when: (a) you need a small number of miles to complete a specific high-value redemption, (b) your points are expiring with no hotel use available, or (c) you have calculated the effective value per mile and confirmed it exceeds your minimum threshold (typically ₹0.75/mile or higher for Business Class awards). In all other scenarios, redeem Hilton and Accor points for hotel stays.

CHAPTER 6

Airline → Hotel: The Dead End

One of the most common questions from points beginners: "Can I use my KrisFlyer miles to book a hotel?" The honest answer is: almost never directly, and you usually shouldn't try.

Why Airlines Don't Transfer to Hotels

The loyalty ecosystem is structured asymmetrically. Hotel programs have the commercial incentive to partner with airlines (to attract high-value frequent flyers to their properties). Airlines have far less incentive to let their miles flow out to hotel programs — they'd rather you redeem those miles for flights, which keeps you engaged with their brand and cabin loyalty.

AIRLINE PROGRAM	DIRECT HOTEL TRANSFER?	WHAT'S AVAILABLE INSTEAD
Air Canada Aeroplan	✗ None	Earn Bonvoy points on Air Canada flights via linked accounts
Singapore KrisFlyer	✗ None	Marriott Bonvoy status match · Earn on partner stays
Air France Flying Blue	✗ None	Double-dip earning with Accor ALL on stays and flights
Air India Maharaja Club	✗ None	Earn on ITC hotel stays via linked Club ITC account
Emirates Skywards	✗ None	Earn Bonvoy + Skywards on stays via preferred partnership
British Airways Avios	✗ None direct	Avios usable for some Marriott hotel bookings via BA website

> THE NUANCE: BONVOY AS A CONDUIT IN REVERSE
>
> Marriott Bonvoy is one of the few programs where points flow FROM airlines TO hotels is somewhat viable — specifically, United MileagePlus Premier Silver members and above can convert miles to Bonvoy at 1:1, up to 100,000 miles/year. However, since Marriott Bonvoy points are generally worth less per unit than United miles, this is rarely a good use of miles. The only

exception is topping off a Bonvoy balance for a specific high-value Category 7–8 property redemption.

⚡ Breaking: April 2026 — Axis Bank Removes Key Partners

APRIL 2026 AXIS BANK UPDATE

Axis Bank Dropped Marriott Bonvoy, Accor ALL & Qatar Airways

Effective April 2026, Axis Bank removed Marriott Bonvoy, Accor ALL, and Qatar Airways Privilege Club from the list of EDGE Miles transfer partners across their Magnus Burgundy, Atlas, and Horizon card portfolios.

New partners added: British Airways Executive Club, Vietnam Airlines LotusMiles, Finnair Plus.

Impact for Indian cardholders:
· The direct Axis EDGE → Marriott Bonvoy path no longer exists
· Axis cardholders must now use ITC Club → Bonvoy as the hotel bridge route
· The Accor ALL path for hotel redemptions is gone from Axis cards
· Magnus Burgundy Flying Blue ratio also changed from 5:4 to 5:2 (devaluation)

What still works: ITC → Bonvoy → 38 airlines. This is now the primary hotel-to-airline bridge available to Indian cardholders.

CHAPTER 7

Complete Transfer Reference Table

Every hotel → airline transfer route that matters to Indian travellers, rated and explained. Use this as your go-to reference before initiating any transfer.

Hotel → Airline Transfers

FROM (HOTEL)	TO (AIRLINE)	RATIO	BONUS	VERDICT	BEST USE
Marriott Bonvoy	Aeroplan (Air Canada)	3:1	+5K/ 60K	✓ DO IT	DEL→Europe Business via Air India
Marriott Bonvoy	KrisFlyer (Singapore)	3:1	+5K/ 60K	✓ DO IT	DEL/BOM→SIN/SYD Business
Marriott Bonvoy	Maharaja Club (Air India)	3:1	+5K/ 60K	✓ DO IT	Domestic + Star Alliance awards
Marriott Bonvoy	Flying Blue (AF/ KLM)	3:1	+5K/ 60K	✓ DO IT	Europe via CDG/AMS — check Promo Rewards
Marriott Bonvoy	Emirates Skywards	3:1	+5K/ 60K	✓ DO IT	Business to Dubai + beyond
Marriott Bonvoy	Qatar Privilege Club	3:1	+5K/ 60K	✓ DO IT	Business via DOH to Europe/USA
Marriott Bonvoy	British Airways Avios	3:1	+5K/ 60K	GOOD	Short haul in Europe / Middle East
ITC Club → Bonvoy	Any of 38 airlines	2:3 then 3:1	+5K/ 60K	🇮🇳 INDIA	Full bridge route — see Chapter 3
Accor ALL	Flying Blue (AF/ KLM)	1:1	None	✗ AVOID	Only if expiring — use double-dip instead
Accor ALL	Air India Maharaja Club	1:1	None	✗ AVOID	Poor value — link accounts and earn instead

FROM (HOTEL)	TO (AIRLINE)	RATIO	BONUS	VERDICT	BEST USE
Hilton Honors	KrisFlyer (Singapore)	8:1	None	TOP-OFF	Only to complete a specific award shortfall
Hilton Honors	All other airlines	10:1	None	✗ AVOID	Never — keep points for hotel stays

Double Dip Partnerships — Earn Both Simultaneously

HOTEL PROGRAM	AIRLINE PROGRAM	ACTIVATION	INDIA RELEVANCE	VERDICT
Accor ALL	Flying Blue (AF/KLM)	Link on Accor site	Novotel, Ibis, Pullman India	✓ ALWAYS DO
Accor ALL	IndiGo 6E Rewards	Link via IndiGo app	🇮🇳 India-specific — high value	🇮🇳 DO IT
Accor ALL	Qatar Privilege Club	Link on Accor site	Accor stays + Qatar flights	✓ ALWAYS DO
Marriott Bonvoy	Emirates Skywards	Link via Bonvoy profile	All major Indian cities via EK	✓ ALWAYS DO
Marriott Bonvoy	KrisFlyer	Status match + link	DEL, BOM, BLR, HYD, AMD	✓ DO IT
ITC Hotels	Air India Maharaja Club	Link Club ITC + Maharaja	🇮🇳 India-specific — perfect pair	🇮🇳 DO IT

CHAPTER 8

Top Redemptions For Indians

Theory is useful. Numbers are better. Here are the real redemption routes that Indian travellers should know — all via hotel-to-airline transfers or double-dip earning.

🥇 BEST REDEMPTION — DEL → AMSTERDAM BUSINESS CLASS

Route: Bonvoy → Aeroplan → Air India Business

Points needed: ~1,25,000 Bonvoy → ~45,000 Aeroplan miles
Taxes out of pocket: ~₹4,957
Cash price of same ticket: ₹3,01,261
Value per mile: ₹1.45 — among the highest achievable for Indians

Air India Business Class on their A350 with lie-flat seats, direct Delhi to Amsterdam. One of the best sweet spots in the entire loyalty ecosystem for Indians.

🥈 DEL → SINGAPORE BUSINESS CLASS

Route: Bonvoy → KrisFlyer → Singapore Airlines Business

Points needed: ~1,86,000 Bonvoy → ~62,000 KrisFlyer miles (one way Business)
Taxes out of pocket: ~₹8,000–12,000
Cash price: ₹1,20,000+
Value per mile: ~₹1.94

Singapore Airlines Business Class on the DEL-SIN route — one of the most consistent award availability routes with their regional Business product.

🥉 BOM → DUBAI BUSINESS CLASS

Route: Bonvoy → Emirates Skywards Business

Points needed: ~1,35,000 Bonvoy → ~45,000 Skywards miles (round trip)
Taxes out of pocket: ~₹15,000–20,000
Cash price: ₹75,000–1,20,000
Value per mile: ~₹1.67

Emirates Business Class flat bed on the BOM-DXB route. Short flight but excellent product and availability.

Hotel Redemption Sweet Spots

PROPERTY	PROGRAM	POINTS/ NIGHT	CASH RATE	VALUE/POINT
JW Marriott Juhu, Mumbai	Bonvoy	50,000	₹25,000+	₹0.50
Westin Goa	Bonvoy	40,000	₹22,000+	₹0.55
Fairmont Jaipur	Accor ALL	Variable	₹18,000+	€0.02/pt
ITC Grand Chola, Chennai	Club ITC → Bonvoy	Bridge route	₹28,000+	Best via bridge

CHAPTER 9

Common Mistakes & How to Avoid Them

These are the errors that cost Indian points enthusiasts thousands of rupees in lost value every year. Learn them once — avoid them forever.

Mistake 1: Transferring Without a Confirmed Redemption

> **THE ERROR**
>
> You have 80,000 Bonvoy points. You transfer them to Flying Blue "just in case" for a Europe trip you're vaguely planning. Six months later, the route you wanted devalued, you don't have enough miles, and your Bonvoy points are gone.

The Fix: Search for award availability first. Confirm the seats exist on your dates. Then transfer the exact number of points needed. Never transfer speculatively.

Mistake 2: Chasing Economy Redemptions

Economy award tickets frequently cost more in points than the equivalent cash price — especially for domestic and short-haul routes where base fares are already competitive. The transfer math only works strongly in Business and First Class, where cash prices are 3–5× higher than the points equivalent.

The Fix: Calculate the cash price per mile. If your redemption gives you less than ₹0.75 per mile in value, consider paying cash and saving your miles for a premium cabin redemption.

Mistake 3: Transferring Hilton or Accor to Airlines at Full Rate

At 10:1, Hilton transfers destroy 80–90% of your points value. At 1:1 to Flying Blue, Accor transfers give you half the value you'd get from hotel stays. Both are traps for beginners who see "airline partners" and assume the program is designed for transfers.

The Fix: Use Hilton and Accor points for hotel stays. Use the double-dip to earn airline miles on those stays without touching your points balance.

Mistake 4: Ignoring the 5,000-Mile Bonus Window

Marriott's 5,000-mile bonus for every 60,000 points transferred is free money, but many people transfer in odd amounts and miss it. Transferring 50,000 points gives you 16,667 miles. Transferring 60,000 points gives you 25,000 miles — a 50% increase for 10,000 more points.

The Fix: Always transfer Bonvoy in multiples of 60,000. If you need 70,000 miles, transfer 1,20,000 Bonvoy (2× 60K) to get 50,000 miles + top up from elsewhere.

Mistake 5: Missing Transfer Bonus Windows

Banks and airline programs occasionally run 20–50% transfer bonus promotions — these can be worth waiting for if you're not in a rush. HDFC has run 25% bonus on KrisFlyer transfers. Amex has run 30% bonus to Marriott Bonvoy.

The Fix: Subscribe to bank reward newsletters and points enthusiast communities. Never transfer during a non-bonus period if a promotion is expected soon.

Mistake 6: Forgetting Miles Expiry

Flying Blue miles expire after 24 months of inactivity. KrisFlyer miles expire after 3 years. Air India Maharaja Club points expire if you don't credit a paid Air India flight every 24 months. Transferred miles are subject to the receiving program's expiry policy.

The Fix: Know the expiry rules of any program you transfer into. Only transfer when you're close to redeeming. Earning even 1 mile in a Flying Blue account resets the 24-month clock.

Mistake 7: Not Accounting for Taxes and Surcharges

Some "free" award tickets have significant taxes. British Airways Avios redemptions on British Airways metal carry fuel surcharges that can reach ₹40,000+ on long-haul routes. Aeroplan passes no fuel surcharges on partner airlines — which is why it's the preferred program for Air India redemptions.

The Fix: Always calculate the total out-of-pocket cost (miles + taxes + fees) before committing to any redemption. A "cheaper" award in miles isn't always cheaper in total.

CHAPTER 10

Your Action Plan

You've read the guide. Now here's exactly what to do with what you know — broken down by what you hold right now.

If You Hold Marriott Bonvoy Points

1 **Pick your target: Business Class to Europe or Asia-Pacific**

DEL→AMS via Aeroplan (45K miles · ₹4,957 taxes) or DEL→SIN via KrisFlyer (62K miles)

2 **Search award availability before transferring**

Aeroplan.com or KrisFlyer.com — confirm the seats exist on your dates first

3 **Transfer in multiples of 60,000 to capture the 5K bonus**

60K Bonvoy → 25K miles. 1,20K Bonvoy → 50K miles. Always maximise the bonus.

If You Stay at ITC Hotels

1 **Join Club ITC (free) if you haven't already**

Retroactively claim points for stays in the past 12 months

2 **Link your Club ITC + Marriott Bonvoy accounts**

Transfer ITC Green Points to Bonvoy at 2:3. Your points grow 50% in this step.

3 **Use Bonvoy to transfer to your target airline**

Aeroplan for Business Class to Europe. KrisFlyer for Asia-Pacific. Skywards for Dubai.

If You Stay at Accor Properties

1 **Do NOT transfer Accor points to airlines**

You'll lose 40–60% of value. Redeem for hotel stays instead.

2

Link Accor ALL to Flying Blue AND IndiGo 6E

Earn airline miles on every Accor stay without touching your Accor balance. Pure upside.

Universal Steps — Do These Now

- ✅ **Link all your hotel and airline accounts** to enable double-dip earning. This costs nothing and takes 5 minutes.
- ✅ **Know your miles expiry dates.** Set a calendar reminder 3 months before expiry for every program you hold.
- ✅ **Never transfer speculatively.** Availability first, transfer second. Always.
- ✅ **Subscribe to bank reward newsletters** so you never miss a transfer bonus window.
- ✅ **Target premium cabins only.** Economy redemptions rarely beat cash. Business Class is where your points become 3–8× more powerful.

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Weekly guides on Indian credit card rewards, points transfers, and Business Class redemptions. Instagram · YouTube · Free PDF guides in DM.

This guide is accurate as of April 2026. Loyalty programs change frequently — always verify ratios and partners before transferring. All transfers are irreversible.