(opponent)	(partner)	(opponent)	(you)
1NT	pass	2D*	?

This time your hands are ok but not fantastic.

e.g i) AQ1076
65
A765
32

e.g ii) 98
A32
543
AQJ76

You might be of an optimistic persuasion and decide that your hands are good enough to bid and that is what you are jolly well going to do anyway.If that's your attitude you will have no hesitation in bidding 2Sp or 3C.For less intrepid souls who are worried that the transfer bidder may be strong there is another way.They can pass to see what happens next. e.g

(opponent)	(partner)	(opponent)	(you)
1NT	pass	2D*	pass
2H	pass	pass!	?

and ...it is fairly obvious that the transfer bidder must be weak(ish) so you should now make your overcall of 2S or 3C.Alternatively the auction might reveal that the transfer bidder is strong(ish) in which case you will pass (for the second time) post haste!

(opponent)	(partner)	(opponent)	(you)
1NT	pass	2D*	pass
2H	pass	3NT!	pass!

Another type of common hand you might hold is where you wish to make a takeout double.

(opponent)	(partner)	(opponent)	(you)
1NT	pass	2D*	?

AQ65
43
K54
QJ43

The easiest approach with such hands is to wait to see whether the transfer bidder is weak and , if they are, to Double on the second round.

e.g

(opponent)	(partner)	(opponent)	(you)
1NT	pass	2D*	pass
2H	pass	pass !	Double

and if the auction had revealed that the opponents were both strong ? you would not get involved and would pass all the way through.

Heres a "novelty".You actually hold the suit that the transfer bidder is bidding as a transfer.

(opponent)	(partner)	(opponent)	(you)
1NT	pass	2H*	?

{ 542--AKJ4--843--Q32 }

and you DOUBLE { a lead directing double} to tell your partner to lead Hrts when on lead.