



HSBC Finance Corporation

Who we are

HSBC Finance Corporation, through its subsidiaries, provides credit cards and private label credit cards, taxpayer financial services and specialty insurance products as well as servicing of real estate secured and unsecured loans.

HSBC Finance is a subsidiary of HSBC North America Holdings Inc., one of the top ten financial services companies in the United States.

Line of business

Consumer and Mortgage Lending services residential real estate secured and unsecured loans.

Card and Retail Services is the fifth largest provider of MasterCard and Visa credit cards in the United States. In addition, *Card and Retail Services* is the third largest issuer of private label (merchant branded) credit cards in the U.S. and also offers co-brand and debit cards. The business has private label card relations with nearly 40 of the world's premier retailers and manufacturers such as Best Buy, Costco, Saks, Furniture Row and Yamaha.

HSBC Insurance offers or distributes credit life, disability, unemployment, accidental death, term life, whole life, annuities, long-term care and a variety of other specialty insurance products to customers in the U.S. and Canada.

Taxpayer Financial Services is a U.S. provider of tax-related financial products offered to consumers through professional tax preparer locations.

Management

Niall Booker is chief executive officer of HSBC Finance Corporation.

Location

HSBC Finance Corp. is headquartered in the Chicago suburb of Mettawa, Ill.

Media Contact

Public Affairs - Mettawa, Ill., 224-544-3310, Web site: www.hsbcusa.com

HSBC-North America

HSBC North America Holdings Inc. is one of the top ten financial services companies in the United States. HSBC – North America comprises all of HSBC's U.S. and Canadian businesses with assets totaling \$547 billion as of March 31, 2009. The company's businesses serve customers in the following key areas: personal financial services, credit cards, specialty insurance

products, commercial banking, private banking, and global banking and markets.

Share Listings

HSBC Holdings plc

HSBC Holdings plc, the parent company of the HSBC Group, is headquartered in London. The Group serves customers worldwide from around 9,500 offices in 86 countries and territories in Europe, the Asia-Pacific region, the Americas, the Middle East and Africa. With assets of US\$2,527 billion at 31 December 2008, HSBC is one of the world's largest banking and financial services organizations. HSBC is marketed worldwide as 'the world's local bank.'

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