



## 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, and also services a liquidating portfolio of residential real estate loans and unsecured loans. A liquidating portfolio of auto loans is serviced by a third party. HSBC Finance is a subsidiary of HSBC North America Holdings Inc., one of the ten largest bank holding companies in the United States.

### Line of business

*Card and Retail Services* is the sixth 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 cards. The business has private label card relationships with approximately 30 merchants, including some of the world's premier retailers and manufacturers such as Best Buy, Saks, Furniture Row and Yamaha.

*HSBC Insurance* provides life insurance, annuities, credit protection and many other specialty insurance products to HSBC customers in the U.S. and Canada, through a variety of distribution channels, including direct on-line sales of term life insurance with straight-through processing.

*Taxpayer Financial Services* provides tax-related financial service products through H&R Block.

*Consumer and Mortgage Lending* services a liquidating portfolio of secured and unsecured residential real estate loans.

### Management

Niall Booker is chief executive officer of HSBC Finance Corporation.

### Location

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

### Media Contact

Public Affairs - Mettawa, Ill., 224-544-3310,  
Web sites: [www.us.hsbc.com](http://www.us.hsbc.com)

### **HSBC North America**

HSBC North America Holdings Inc. is one of the ten largest bank holding companies in the United States with assets (in U.S. and Canada) of \$391 billion at 31 December 2009 (US GAAP). 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.

### **HSBC Holdings plc**

HSBC Holdings plc, the parent company of the HSBC Group, is headquartered in London. The Group serves customers worldwide from around 8,000 offices in 88 countries and territories in Europe, the Asia-Pacific region, the Americas, the Middle East and Africa. With assets of US\$2,364 billion at 31 December 2009, HSBC is one of the world's largest banking and financial services organizations. HSBC is marketed worldwide as "the world's local bank."

(May 2010)