

HSBC Finance Corp
 Form 424B3
 December 08, 2009

As filed pursuant to Rule 424(b)(3)

Registration No. 333-156219

PRICING SUPPLEMENT

(To Prospectus dated December 17, 2008 as supplemented by the Prospectus Supplement dated December 17, 2008)

CALCULATION OF REGISTRATION FEE

<u>Title of Each Class of Securities Offered</u>	<u>Proposed Maximum Aggregate Offering Price</u>	<u>Amount of Registration Fee(1)(2)</u>
Debt Securities	\$7,416,000.00	\$413.81

(1) Calculated in accordance with Rule 457(r) of the Securities Act.

(2) Paid herewith.

HSBC Finance Corporation - Registration No. 333-156219

Rule 424(b)(3)

Pricing Supplement No. 21

Dated Monday, December 7, 2009

CUSIP Number	Principal Amount	Gross Concession	Net Proceeds	Coupon Type	Coupon Rate	Coupon Frequency	Day Count Basis
40429XWU6	\$7,416,000.00	1.250%	\$7,323,300.00	FIXED	3.750%	Semi-Annual	30/360

Maturity Date	1st Coupon Date	1st Coupon Amount	Survivors Option	Product Ranking	Moody s Rating	S & P Rating
12/15/2014	06/15/2010	\$19.27	YES	Senior Unsecured Notes	A3	A

Redemption Information: **Non-Callable**

Joint Lead Managers and Lead Agents: Banc of America Securities LLC, HSBC Securities (USA) Inc. and INCAPITAL, LLC.

Agents: Charles Schwab & Company, Incorporated, Citigroup Global Markets Inc., Edward D. Jones & Co., L.P., Fidelity Capital Markets Services, a division of National Financial Services, LLC, Merrill Lynch, Pierce, Fenner & Smith Incorporated, Morgan Stanley & Co. Incorporated, RBC Capital Markets Corporation, UBS Securities LLC, and Wachovia Securities LLC.

If the maturity date or an interest payment date for any note is not a Business Day (as term is defined in Prospectus), principal, premium, if any, and interest for that note is paid on the next Business Day, and no interest will accrue from, and after, the maturity date or interest payment date.

The notes represent obligations of HSBC Finance Corporation and are not obligations of, nor guaranteed by, HSBC Holdings plc or any of its affiliates.

HSBC Finance Corporation
 26525 N. Riverwoods Blvd.

Offering Dates: Monday, November 30, 2009 through
 Monday, December 7, 2009

HSBC Finance Corporation

Mettawa, IL 60045

Trade Date: Monday, December 7, 2009 @ 12:00 PM ET

Settlement Date: Thursday, December 10, 2009

HSBC Finance InterNotes

Minimum Denomination/Increments: \$1,000.00/\$1,000.00

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Initial trades settle flat and clear SDFS: DTC Book

**Prospectus Supplement dated
December 17, 2008**

Entry Only

to

DTC Number: 0235 via RBC Dain Rauscher Inc.

InterNotes® is a registered trademark of

Prospectus dated

Incapital Holdings LLC

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December 17, 2008