

HSBC Finance Corp  
Form 424B3  
February 01, 2011

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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

Title of Each Class of Securities Offered	Proposed Maximum Aggregate Offering Price	Amount of Registration Fee(1)(2)
Debt Securities	\$11,348,000.00	\$1,317.50
Debt Securities	\$4,614,000.00	\$535.69
<b>Total Debt Securities</b>	<b>\$15,962,000.00</b>	<b>\$1,853.19</b>

(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. 65

Dated January 31, 2011

CUSIP Number	Principal Amount	Gross Concession	Net Proceeds	Coupon Type	Coupon Rate	Coupon Frequency	Day Count Basis
40429XYV2	\$11,348,000.00	0.825%	\$11,254,379.00	FIXED	2.500%	Semi-Annual	30/360
Maturity Date	1st Coupon Date	1st Coupon Amount	Survivors Option		Product Ranking		
2/15/2014	08/15/2011	\$13.33	YES		Senior Unsecured Notes		

Redemption Information: Non-Callable

CUSIP Number	Principal Amount	Gross Concession	Net Proceeds	Coupon Type	Coupon Rate	Coupon Frequency	Day Count Basis
40429XYW0	\$4,614,000.00	1.250%	\$4,556,325.00	FIXED	3.300%	Semi-Annual	30/360
Maturity Date	1st Coupon Date	1st Coupon Amount	Survivors Option		Product Ranking		
02/15/2016	08/15/2011	\$17.60	YES		Senior Unsecured Notes		

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 the 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.

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HSBC Finance  
Corporation  
26525 N. Riverwoods  
Blvd.  
Mettawa, IL 60045

Offering Dates: Monday, January 24, 2011 through  
Monday, January 31, 2011  
Trade Date: Monday, January 31, 2011 @ 12:00 PM ET  
Settlement Date: Thursday, February 3, 2011  
Minimum Denomination/Increments:  
\$1,000.00/\$1,000.00  
Initial trades settle flat and clear SDFS: DTC Book  
Entry Only  
DTC Number: 0235 via RBC Dain Rauscher Inc.  
InterNotes® is a registered trademark of  
Incapital Holdings LLC  
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HSBC Finance Corporation  
HSBC Finance InterNotes  
Prospectus Supplement dated  
December 17, 2008  
to  
Prospectus dated  
December 17, 2008

