

HSBC Finance Corp  
Form 424B3  
March 21, 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)
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(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)  
Preliminary Pricing Supplement No. 72  
Dated March 21, 2011

CUSIP Number	Principal Amount	Gross Concession	Net Proceeds	Coupon Type	Coupon Rate	Coupon Frequency	Day Count Basis
40429XZK5	[ ]	0.825%	[ ]	FIXED	2.000%	Semi-Annual	30/360
Maturity Date	1st Coupon Date	1st Coupon Amount	Survivors Option	Product Ranking			
3/15/2014	09/15/2011	\$9.17	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
40429XZL3	[ ]	1.250%	[ ]	FIXED	3.000%	Semi-Annual	30/360
Maturity Date	1st Coupon Date	1st Coupon Amount	Survivors Option	Product Ranking			
03/15/2016	09/15/2011	\$13.75	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.

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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.  
Mettawa, IL 60045

Offering Dates: Monday, March 21, 2011 through  
Monday, March 28, 2011  
Trade Date: Monday, March 28, 2011 @ 12:00 PM ET  
Settlement Date: Thursday, March 31, 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

