

HSBC - United States

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Lines of Business

Under the banner of HSBC - North America, we stand proudly as one of the top 10 financial services companies in the United States. Our combined team of more than 53,000 employees works with the common goal of meeting the needs of our more than 60 million customers.

HSBC Bank USA, National Association

HSBC Bank USA, National Association, offers its customers access to global markets and services, through a full range of commercial banking products and services to individuals, corporations, institutions and governments. It is also an international dealer in derivative instruments and has mortgage banking and brokerage operations. The bank has nearly 400 branches in New York State as well as 11 branches in Florida, six in California, and one branch each in Delaware, Pennsylvania, Washington, Oregon, and Washington, D.C.

Personal Financial Services

The Personal Financial Services segment provides a broad range of financial products and services including installment and revolving term loans, deposits, branch services, mutual funds, investments and insurance. Residential Mortgage Lending provides loan financing through direct retail and wholesale origination channels.

Private Banking

Private Banking offers a full range of services for high-net-worth individuals and families including deposits, tailored credit and banking, investment management, trust and estate administration, custody and retirement services. In addition, Private Bank professionals are able to leverage HSBC's vast global capabilities, resources and expertise on behalf of clients' capabilities ranging from wealth and tax advisory, philanthropy, and family office advisory, to structured products, real estate and middle market lending.

Commercial Banking

Commercial Banking provides loan and deposit products to small and middle-market corporations including specialized products such as real estate financing. Various credit and trade related products, are also offered including standby facilities, performance guarantees and acceptance.

Corporate, Investment Bank and Markets

Corporate, Investment Bank and Markets provides tailored financial products and services to major government, corporate and institutional clients. It includes four main business lines: corporate and institutional banking, investment banking, markets and transaction banking. The Bank's affiliate, HSBC Securities (USA) Inc., serves as a primary dealer in US government and federal agency securities.

HSBC Bank USA, National Association Affiliates

Get contact information about HSBC Bank USA Affiliates, including: HSBC Asset Management (Americas) Inc.; HSBC Republic International Bank (Miami); HSBC Business Credit (USA) Inc; HSBC Mortgage Corporation (USA); HSBC Insurance Agency

(USA) Inc.; and HSBC Securities (USA) Inc.

HSBC Consumer Lending

HSBC's consumer lending business operates in the United States under the HFC and Beneficial names. It is the nation's second largest consumer finance company, with more than 1,300 branches in 46 states, and it provides a variety of real estate secured and unsecured loans.

HSBC Credit Centers are focused on serving customers in emerging markets. There are 8 HSBC Credit Centers in California and 6 in Texas providing mortgage loans, home equity loans and personal loans.

HSBC Mortgage Services

HSBC Mortgage Services purchases and services nonconforming residential real estate secured loans from a network of more than 200 correspondents. Decision One Mortgage Company directly originates real estate secured loans that are sourced through mortgage brokers.

HSBC Card Services

HSBC Card Services is the sixth-largest issuer of MasterCard or Visa credit cards in the United States. Its principal programs include The GM Card, (SM) AFL-CIO Union Plus® card, and HSBC branded cards. Under the Household Bank and Orchard Bank brands, the business also offers credit cards to consumers underserved by traditional providers in the United States.

HSBC Retail Services

HSBC Retail Services is the third-largest issuer of private label (merchant branded) credit cards in the

United States. It provides flexible, customized credit card solutions for the world's premier retailers and manufacturers. Retail services has more than 70 active merchant relationships, including Best Buy, Costco and Saks Fifth Avenue.

HSBC Auto Finance

HSBC Auto Finance is a leading provider of financing for new and used vehicles and has products that serve the full spectrum of credit consumers. The company purchases consumer contracts from thousands of active dealers in 46 states. Additionally, it originates or refinances auto loans through direct solicitations, the Internet and alliances, and services auto loans for HFC and *Beneficial* branches.

HSBC Insurance Services

HSBC Insurance Services offers credit life, disability and unemployment, accidental death and disability, term life, whole life, annuities, disability, long term care and a variety of other specialty insurance products to customers in the United States and Canada.

HSBC Taxpayer Financial Services

HSBC Taxpayer Financial Services is the leading U.S. provider of tax-related financial products offered to consumers through nearly 25,000 professional tax preparer locations and tax preparation software providers. Serving more than 8.2 million customers annually, the business leverages the annual U.S. income tax filing process to provide products that offer consumers quick and convenient access to funds in the amount of their anticipated tax refund.

For a full listing of HSBC North America lines of

business, go to the [HSBC North America Holdings, Inc Fact Sheet](#) (PDF 25K).

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