EXECUTION COPY

FINAL TERMS DATED 25 May 2007

Series No.: 182

Tranche No.: 1

HSBC FINANCE CORPORATION
(incorporated under the laws of the State of Delaware, U.S.A.)

Issue of EUR1,000,000,000 4.875 per cent. Fixed Rate Notes due 30 May 2017
under the Program for the Issuance of
up to U.S.$35,000,000,000 of Debt Instruments

PART A – CONTRACTUAL TERMS

Terms used herein shall be deemed to be defined as such for the purposes of the Terms and Conditions (the "**Conditions**") set forth in the Base Prospectus dated 7 September 2006 and the supplements to the Base Prospectus dated 15 November 2006, 16 February 2007, 7 March 2007, 22 March 2007 and 17 May 2007 which together constitute a base prospectus for the purposes of the Prospectus Directive (Directive 2003/71/EC) (the "**Prospectus Directive**"). This document constitutes the Final Terms of the Instruments described herein for the purposes of Article 5.4 of the Prospectus Directive and must be read in conjunction with such Base Prospectus as so supplemented. Full information on the Issuer and the offer of the Instruments is only available on the basis of the combination of these Final Terms and the Base Prospectus. The Base Prospectus and the supplements to the Base Prospectus are available for viewing at, and copies may be obtained from, Dexia Banque Internationale à Luxembourg, *société anonyme*, 69, route d'Esch, L-2953 Luxembourg.

1.	Issuer:		HSBC Finance Corporation
2.	(i)	Series Number:	182
	(ii)	Tranche Number:	1
3.	Specified Currency or Currencies:		Euro ("**EUR**")
4.	Aggregate Principal Amount:		EUR1,000,000,000
5.	Issue Price:		99.458 per cent. per note of the Aggregate Principal Amount
6.	Specified Denominations:		The Instruments shall be issued in Specified Denominations of EUR50,000. For so long as the Instruments are in global form they may only be traded in principal amounts of at least EUR50,000 and integral multiples thereof.
7.	(i)	Issue Date:	30 May 2007
	(ii)	Interest Commencement Date (if different from the Issue Date):	Not Applicable
8.	Maturity Date:		30 May 2017
9.	Interest Basis:		4.875 per cent. Fixed Rate
10.	Redemption/Payment Basis:		Redemption at par
11.	Change of Interest or Redemption/Payment Basis:		Not Applicable
12.	Put/Call Options:		Not Applicable

13.	(i)	Status of the Instruments:	Instruments will be issued on an unsecured and unsubordinated basis.
	(ii)	Date of Board approval for issuance of Instruments obtained:	Not Applicable
14.	Method of distribution:		Syndicated

PROVISIONS RELATING TO INTEREST (IF ANY) PAYABLE

15.	**Fixed Rate Instrument Provisions**:		Applicable
	(i)	Rate[(s)] of Interest:	4.875 per cent. per annum payable annually in arrear.
	(ii)	Interest Payment Date(s):	30 May in each year, commencing on 30 May 2008, up to and including the Maturity Date adjusted as to payment only in accordance with the Following Business Day Convention.
	(iii)	Fixed Coupon Amount[(s)]:	EUR2,437.50 per EUR50,000 in Principal Amount.
	(iv)	Broken Amount(s):	Not Applicable
	(v)	Day Count Fraction:	Actual/Actual (unadjusted)
	(vi)	Interest Determination Date(s):	30 May in each year.
	(vii)	Other terms relating to the method of calculating interest for Fixed Rate Instruments:	Not Applicable
16.	**Floating Rate Instrument Provisions**:		Not Applicable

PROVISIONS RELATING TO REDEMPTION

17.	**Call Option**:	Not Applicable
18.	**Put Option**:	Not Applicable
19.	**Maturity Redemption Amount**:	100 per cent.of the Outstanding Principal Amount of the Instruments. (Condition 6.01 applies)
20.	**Early Redemption Amount**	
	Early Redemption Amount(s) payable on redemption for taxation reasons or on event of default and/or the method of calculating the same (if required or if different from that set out in the Conditions):	100 per cent.of the Outstanding Principal Amount of the Instruments (Condition 6.02 applies)

GENERAL PROVISIONS APPLICABLE TO THE INSTRUMENTS

21.	New Global Note Form:	Yes
22.	Form of Instruments:	

	(i) Bearer Instruments:	Temporary Global Instrument, without interest coupons attached, which will be deposited with a common safekeeper for Euroclear Bank S.A./N.V. and Clearstream Banking, *société anonyme*, on or about the Issue Date and will be exchangeable for interests in a Permanent Global Instrument, without interest coupons attached, on or about the Exchange Date (a date not earlier than forty days after the Issue Date) upon certification as to non-U.S. beneficial ownership which is exchangeable in whole, but not in part, for Definitive Instruments in denominations of EUR50,000 each with interest coupons attached on forty-five days' notice in the circumstances specified in the Permanent Global Instrument.
	(ii) Registered Instruments:	Not Applicable
23.	Additional Financial Centre(s) or other special provisions relating to Payment Dates:	Not Applicable
24.	Coupons to be attached to Definitive Instruments:	Yes
25.	Talons for future Coupons or Receipts to be attached to Definitive Instruments (and dates on which such Talons mature):	No
26.	Details relating to Partly Paid Instruments: amount of each payment comprising the Issue Price and date on which each payment is to be made and consequences (if any) of failure to pay, including any right of the Issuer to forfeit the Instruments and interest due on late payment:	Not Applicable
27.	Details relating to Instalment Instruments: amount of each instalment, date on which each payment is to be made:	Not Applicable
28.	Redenomination, renominalization and reconventioning provisions:	Not Applicable
29.	Consolidation provisions:	Not Applicable
30.	Redemption applicable:	No

DISTRIBUTION

31.	(i) If syndicated, names of Managers:	**<u>Lead Manager</u>** HSBC Bank plc **<u>Co-Lead Managers</u>** Banca Caboto S.p.A. Banco Bilbao Vizcaya Argentaria, S.A. BNP Paribas Bayerische Landesbank Fortis Bank nv-sa ING Belgium SA/NV Landesbank Baden-Württemberg Svenska Handelsbanken AB (publ)
	(ii) Date of the Dealership Agreement:	25 May 2007
	(iii) Stabilizing Manager (if any):	Not Applicable
32.	Name of Relevant Dealer:	Not Applicable

33.	Additional selling restrictions:	Not Applicable
	United States of America:	Regulation S under the United States Securities Act of 1933, as amended. Category 2 restrictions apply. The Instruments are subject to TEFRA D Rules. The Instruments are not 144A eligible. The Exchange Date in respect of the Instruments is expected to be on a day 40 days after the Issue Date upon certification as to non-U.S. beneficial ownership.
	Other:	See “Selling Restrictions” under “Subscription and Sale” in the Base Prospectus.

LISTING APPLICATION

These Final Terms comprise the final terms required to list and have admitted to trading the issue of Instruments described herein pursuant to the U.S.$35,000,000,000 Program for the Issuance of Debt Securities of HSBC Finance Corporation dated 7 September 2006.

RESPONSIBILITY

The Issuer accepts responsibility for the information contained in these Final Terms.

Signed on behalf of the HSBC Finance Corporation:

By: _____

Duly authorized

PART B – OTHER INFORMATION

1. LISTING AND ADMISSION TO TRADING

(i) Listing:	Official List of the Luxembourg Stock Exchange.
(ii) Admission to trading:	Application will be made to the Luxembourg Stock Exchange for the Instruments to be admitted to trading on the Luxembourg Stock Exchange's regulated market with effect on or about the Issue Date.
(iii) Estimate of total expenses related to admission to trading:	EUR6,350

2. RATINGS

Ratings:	The Instruments to be issued have been rated: S&P: AA- Moody's: Aa3 Fitch: AA-

3. NOTIFICATION

Not Applicable

4. INTERESTS OF NATURAL AND LEGAL PERSONS INVOLVED IN THE [ISSUE/OFFER]

Save as discussed in "Subscription and Sale", so far as the Issuer is aware, no person involved in the offer of the Instruments has an interest material to the offer.

5. REASONS FOR THE OFFER, ESTIMATED NET PROCEEDS AND TOTAL EXPENSES

(i) Reasons for the offer:	See "Use of Proceeds" in Base Prospectus
(ii) Estimated net proceeds:	EUR990,080,000
(iii) Estimated total expenses:	EUR18,350

6. YIELD

Indication of yield:	4.945 per cent. per annum. The yield is calculated at the Issue Date on the basis of the Issue Price. It is not an indication of future yield.

7. PERFORMANCE OF FORMULA/ OTHER VARIABLE AND OTHER INFORMATION CONCERNING THE UNDERLYING

Not Applicable

8. OPERATIONAL INFORMATION

ISIN Code:	XS0302868475
Common Code:	030286847
Any clearing system(s) other than Euroclear Bank S.A./N.V. and Clearstream Banking, *société anonyme*, and the relevant identification number(s):	Not Applicable
Delivery:	Delivery against payment

Intended to be held in a manner which would allow Eurosystem eligibility:	Yes Note that the designation "yes" simply means that the Instruments are intended upon issue to be deposited with one of the international central securities depositaries ("ICSDs") as common safekeeper and does not necessarily mean that the Instruments will be recognized as eligible collateral for Eurosystem monetary policy and intra-day credit operations by the Eurosystem either upon issue or at any or all times during their lives. Such recognition will depend upon satisfaction of the Eurosystem eligibility criteria.
Names and addresses of Additional Paying Agent(s) (if any):	Not applicable
Governing Law:	New York
Additional Investment Considerations:	Not Applicable
(i) Definitive Instruments to be security printed:	Yes
(ii) If yes whether steel engraved plates will be used:	Yes
(iii) Definitive Instruments to be in ICMA or successors format:	Yes