

March 6, 2006

Mail Stop 4561

By U.S. Mail and Facsimile to (847) 597-2692

Ms. Beverley A. Sibblies  
Chief Financial Officer  
HSBC Finance Corporation  
2700 Sanders Road  
Prospect Heights, Illinois 60070

Re: HSBC Finance Corporation  
Form 10-K for Fiscal Year Ended December 31, 2004  
Filed February 28, 2005  
File No. 001-8198

Dear Ms. Sibblies:

We have completed our limited review of your Form 10-K and related filings and have no further comments at this time.

Sincerely,

Kevin W. Vaughn  
Accounting Branch Chief