

Edgar Filing: GENERAL MOTORS ACCEPTANCE CORP - Form 424B3

GENERAL MOTORS ACCEPTANCE CORP  
 Form 424B3  
 October 27, 2003

File No. 333-109287

U.S.\$15,000,000,000  
 GENERAL MOTORS ACCEPTANCE CORPORATION  
 SMARTNOTES (SM)

DUE FROM NINE MONTHS TO THIRTY YEARS FROM DATE OF ISSUE

Unless otherwise specified in an applicable pricing supplement, the SmartNotes will not be listed on any securities exchange, and there can be no assurance that the SmartNotes offered will be sold or that there will be a secondary market for the SmartNotes.

The Agents have advised us that they may from time to time purchase and sell SmartNotes in the secondary market, but the Agents are not obligated to do so. No termination date for the offering of the SmartNotes has been established.

Pricing Supplement No. 1 Trade Date: 10/30/2003  
 (To Prospectus dated October 24, 2003) Issue Date: 11/04/2003

The date of this Pricing Supplement is October 30, 2003

| CUSIP<br>or<br>Common Code | Stated<br>Interest<br>Rate | Maturity   | Price to<br>Public (1) | Selling<br>Concession |
|----------------------------|----------------------------|------------|------------------------|-----------------------|
| 3704A 0BZ4                 | 2.700%                     | 05/15/2005 | 100%                   | 0.1250%               |
| 3704A 0CA8                 | 3.150%                     | 11/15/2005 | 100%                   | 0.3000%               |
| 3704A 0CB6                 | 3.750%                     | 11/15/2006 | 100%                   | 0.4500%               |
| 3704A 0CC4                 | 4.750%                     | 11/15/2008 | 100%                   | 0.7500%               |
| 3704A 0CD2                 | Float (2)                  | 11/15/2010 | 100%                   | 1.0000%               |
| 3704A 0CE0                 | 6.250%                     | 11/15/2013 | 100%                   | 1.1000%               |
| 3704A 0CF7                 | 6.750%                     | 11/15/2018 | 100%                   | 1.6000%               |

| Payment<br>Frequency | Survivor's<br>Option | Subject to Redemption<br>Yes/No | Date and terms of redemption                                     |
|----------------------|----------------------|---------------------------------|--|
| Semi-Annual          | Yes                  | No                              |  |
| Monthly              | Yes                  | No                              |  |
| Quarterly            | Yes                  | No                              |  |
| Semi-Annual          | Yes                  | No                              |  |
| Quarterly            | Yes                  | No                              |  |
| Semi-Annual          | Yes                  | Yes                             | Callable at 100% on 11/15/2005 and every coupon date thereafter. |
| Quarterly            | Yes                  | Yes                             | Callable at 100% on 11/15/2006 and every coupon date thereafter. |

(1) Actual Price to Public may be less, and will be determined by prevailing market prices at the time of purchase as set forth in the confirmation sheet.

(2) 3704A0CD2: 3-Month T-Bills + 190 bps, reset quarterly, No Cap

|  | Per Note<br>----- | Total<br>-----             |
|--|-------------------|----------------------------|
| Public Offering Price .....                | 100.00%           | \$15,000,000,000           |
| Agents' Discounts<br>and Concessions ..... | .20%-2.50%        | \$30,000,000-\$375,000,000 |

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Proceeds, before  
expenses, to General  
Motors Acceptance  
Corporation ..... 97.50%-99.80%                    \$14,625,000,000-\$14,970,000,000

(SM) Service Mark of General Motors Acceptance Corporation

NEITHER THE SECURITIES AND EXCHANGE COMMISSION NOR ANY STATE SECURITIES  
COMMISSION HAS APPROVED OR DISAPPROVED OF THESE SECURITIES OR DETERMINED IF  
THIS PROSPECTUS IS TRUTHFUL OR COMPLETE. ANY REPRESENTATION TO THE CONTRARY IS  
A CRIMINAL OFFENSE.

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ABN AMRO FINANCIAL SERVICES, INC.  
A.G. EDWARDS & SONS, INC.  
CHARLES SCHWAB & CO., INC.  
CITIGROUP  
EDWARD JONES & CO., L.P.  
FIDELITY CAPITAL MARKETS  
a division of National Financial Services LLC  
MERRILL LYNCH & CO.  
MORGAN STANLEY  
UBS FINANCIAL SERVICES INC.  
WACHOVIA SECURITIES LLC

October 24, 2003