

Edgar Filing: GENERAL MOTORS ACCEPTANCE CORP - Form 424B3

GENERAL MOTORS ACCEPTANCE CORP

Form 424B3

November 22, 2002

File No. 333-75250

U.S.\$10,000,000,000
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 notes.

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

Pricing Supplement No. 45
(To Prospectus dated January 18, 2002)

Trade Date: 11/27/2002
Issue Date: 12/03/2002

The date of this Pricing Supplement is November 27, 2002

CUSIP or Common Code	Stated Interest Rate	Maturity	Price to Public 1	Reallowance
37042 GN69	3.625%	06/15/2004	100%	0.1250%
37042 GN77	4.350%	12/15/2004	100%	0.3000%
37042 GN85	5.000%	12/15/2005	100%	0.4500%
37042 GN93	5.750%	12/15/2007	100%	0.7500%
37042 GP26	7.000%	12/15/2012	100%	1.1000%
37042 GP34	7.300%	12/15/2017	100%	1.6000%

Payment Frequency	Survivor's Option	Yes/No	Subject to Redemption Date and terms of redemption
Semi-Annual	Yes	No	
Quarterly	Yes	No	
Monthly	Yes	No	
Semi-Annual	Yes	No	
Semi-Annual	Yes	Yes	Callable at 100% on 12/15/2005 and every coupon date thereafter
Monthly	Yes	Yes	Callable at 100% on 12/15/2006 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 statement.

	Per Note	Total
Public Offering Price	100.00%	\$10,000,000,000
Agents' Discounts and Concessions20%-2.50%	\$20,000,000-\$250,000,000
Proceeds, before expenses, to General Motors Acceptance Corporation	97.50%-99.80%	\$9,750,000,000-\$9,980,000,000

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(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.

ABN AMRO FINANCIAL SERVICES, INC.

A.G. EDWARDS & SONS, INC.

EDWARD JONES & CO., L.P.

FIDELITY CAPITAL MARKETS

a division of National Financial Services LLC

MERRILL LYNCH & CO.

MORGAN STANLEY

PRUDENTIAL SECURITIES

SALOMON SMITH BARNEY

CHARLES SCHWAB & CO. INC.

USB PAINWEBBER INC.

January 18, 2002