

Edgar Filing: GENERAL MOTORS ACCEPTANCE CORP - Form 424B3

GENERAL MOTORS ACCEPTANCE CORP
 Form 424B3
 July 28, 2003

File No. 333-101108

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 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. 32
 (To Prospectus dated December 6, 2002)

Trade Date: 07/31/2003
 Issue Date: 08/05/2003

The date of this Pricing Supplement is July 31, 2003

| CUSIP or Common Code | Stated Interest Rate | Maturity | Price to Public 1 | Reallowance |
|----------------------------|----------------------------|------------|----------------------|-------------|
| 37042 G6D3 | 2.350% | 02/15/2005 | 100% | 0.1250% |
| 37042 G6E1 | 3.250% | 08/15/2005 | 100% | 0.3000% |
| 37042 G6F8 | 3.750% | 08/15/2006 | 100% | 0.4500% |
| 37042 G6G6 | 5.000% | 08/15/2008 | 100% | 0.7500% |
| 37042 G6H4 | Step 2 | 08/15/2013 | 100% | 1.1000% |
| 37042 G6J0 | 7.000% | 08/15/2018 | 100% | 1.6000% |

| Payment Frequency | Survivor's Option | Yes/No | Subject to Redemption Date and terms of redemption |
|----------------------|----------------------|--------|---|
| Monthly | Yes | No | |
| Semi-Annual | Yes | No | |
| Quarterly | Yes | No | |
| Semi-Annual | Yes | No | |
| Semi-Annual | Yes | Yes | Callable at 100% on 08/15/2006 and every coupon date thereafter |
| Semi-Annual | Yes | Yes | Callable at 100% on 08/15/2007 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.

2 The interest rate will change according to the following schedule (provided the issue is not called):
 37042G6H4: 5.50% to 08/06, 7.00% thereafter.

| | Per Note | Total |
|--------------------------------------|------------|----------------------------|
| Public Offering Price | 100.00% | \$15,000,000,000 |
| Agents' Discounts 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.

ABN AMRO FINANCIAL SERVICES, INC.
A.G. EDWARDS & SONS, INC.
EDWARD D. 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.

December 6, 2002