GENERAL MOTORS ACCEPTANCE CORP
Form 424B3
April 05, 2004

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. 23 — Trade Date: 04/08/2004
(To Prospectus dated October 24, 2003) — Issue Date: 04/14/2004

The date of this Pricing Supplement is April 8, 2004

CUSIP or Common Code	Stated Interest Rate	Maturity	Price to Public (1)	Selling Concession
3704A 0JH6	2.250%	10/15/2005	100%	0.1250%
3704A 0JJ2	2.800%	04/15/2006	100%	0.3000%
3704A 0JK9	3.350%	04/15/2007	100%	0.4500%
3704A 0JL7	4.500%	04/15/2009	100%	0.7500%
3704A 0JM5	Float (2)	04/15/2011	100%	1.0000%
3704A 0JN3	Step (3)	04/15/2016	100%	1.4000%
3704A 0JP8	6.350%	04/15/2019	100%	1.6000%

Payment Frequency	Survivor's Option	Subject to Redemption Yes/No	Date and terms of redemption
Semi-Annual	Yes	No	
Quarterly	Yes	No	
Monthly	Yes	No	
Semi-Annual	Yes	No	
Quarterly	Yes	No	
Semi-Annual	Yes	Yes	Callable at 100% on 04/15/2007 and every coupon date thereafter.
Semi-Annual	Yes	Yes	Callable at 100% on 04/15/2007 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 sheet.

(2) 3704A0JM5: 3-Month T-Bills + 175 bps, reset quarterly, No Cap

(3) 3704A0JN3: 5.25% for 3 yrs., 6.85% thereafter

The co-agent name Edward Jones & Co., L.P. on the prospectus dated October 24, 2003 should read Edward D. Jones & Co., L.P.

	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
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.
CHARLES SCHWAB & CO., INC.
CITIGROUP
EDWARD D. 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