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GENERAL MOTORS ACCEPTANCE CORP Form 424B3

CUSIP

March 11, 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.

Trade Date: 03/13/2003
Issue Date: 03/18/2003 Pricing Supplement No. 13 (To Prospectus dated December 6, 2002)

The date of this Pricing Supplement is March 13, 2003

Stated

or	Interest		Price to	
Common Code	Rate	Maturity		Reallowance
	2.850%		100%	
37042 GY75	3.700%	03/15/2005	100%	0.3000%
37042 GY83	4.500%	03/15/2006	100%	0.4500%
37042 GY91	5.300%	03/15/2008	100%	0.7500%
37042 GZ25	6.400%	03/15/2013	100%	1.1000%
37042 GZ33	7.050%	03/15/2018	100%	1.6000%
Payment	Survivor's		Subject to	Redemption
Frequency	Option			erms of redemption
Semi-Annual		No		
Quarterly	Yes	No		
Semi-Annual	Yes	No		
Monthly	Yes	No		
Semi-Annual	Yes	Yes		t 100% on 03/15/2005 and on date thereafter
Quarterly	Yes	Yes		t 100% on 03/15/2006 and on 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%	\$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

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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. $% \left(1\right) =\left(1\right) \left(1\right$

A.G. EDWARDS & SONS, INC.

EDWARD D. JONES & CO., L.P.

FIDELITY CAPITAL MARKETS

a division of National Financial Services LLC $_{\mbox{\scriptsize MERRILL}}$ LYNCH & CO.

MORGAN STANLEY

PRUDENTIAL SECURITIES

SALOMON SMITH BARNEY

CHARLES SCHWAB & CO. INC.

USB PAINEWEBBER INC.

December 6, 2002