



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. 20 Trade Date: 03/18/2004 (To Prospectus dated October 24, 2003) Issue Date: 03/23/2004

The date of this Pricing Supplement is March 18, 2004

CUSIP or Common Code	Stated Interest Rate	Maturity	Price to Public (1)	3
3704A OHL9 3704A OHM7 3704A OHN5 3704A OHP0 3704A OHQ8 3704A OHR6 3704A OHS4	2.550% 3.100% 4.100% Float (2) Step (3)	03/15/2006 03/15/2007 03/15/2009 03/15/2011 03/15/2016	100% 100% 100% 100% 100% 100%	0.3000% 0.4500% 0.7500% 1.0000%
Payment Frequency			-	ms of redemption
Monthly Quarterly Semi-Annual Monthly Quarterly	Yes Yes Yes	No No No		
Semi-Annual	Yes Yes	Yes	every coupon	100% on 03/15/2007 and date thereafter. 100% on 03/15/2007 and
				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) 3704A0HQ8: 3-Month T-Bills + 175 bps, reset quarterly, No Cap
- (3) 3704A0HR6: 5.00% for 3 yrs., 6.20% 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
FINARD D JONES &

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