

ONYX ACCEPTANCE CORP

Form 8-K

April 30, 2003

Table of Contents

SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

FORM 8-K

CURRENT REPORT

Pursuant to Section 13 or 15(d) of the

Securities Exchange Act of 1934

Date of Report: April 30, 2003

(Date of earliest event reported)

ONYX ACCEPTANCE CORPORATION

(Exact name of Registrant as specified in its charter)

Delaware
(State of Incorporation)

000-28050
(Commission File No.)

33-0577635
(I.R.S. Employer
Identification No.)

27051 Towne Centre Drive, Suite 100
Foothill Ranch, California
(Address of Principal Executive Offices)

92610
(Zip Code)

Registrant's Telephone Number, Including Area Code: (949) 465-3900

TABLE OF CONTENTS

Item 5. Other Events.

Item 7. Financial Statements and Exhibits.

Signatures

EXHIBIT INDEX

EXHIBIT 99.2

Table of Contents

Item 5. Other Events.

On or about May 1, 2003, we will distribute our Annual Report for the year ended December 31, 2002 which will include a letter to our stockholders from John W. Hall, our President and Chief Executive Officer. A copy of this letter is filed as Exhibit 99.2 to this Current Report on Form 8-K, and the contents of the Exhibit are incorporated herein by reference.

Forward-Looking Statements

When used throughout this form 8-K, the words believes , anticipates and expects and similar expressions are intended to identify forward-looking statements. Such statements are subject to the many risks and uncertainties which affect our business and actual results could differ materially from those projected and forecasted. These uncertainties, which include competition within the automobile finance industry, the effect of economic conditions, litigation risks and the availability of capital to finance planned growth, may not be limited to those we have identified and disclosed in this form 8-K. Given these uncertainties, readers are cautioned not to place undue reliance on such statements. Other than as may be required by law, we also undertake no obligation to update these forward looking statements to reflect any future events or circumstances after the filing of this form 8-K.

Item 7. Financial Statements and Exhibits.

(c) Exhibits

| <u>Exhibit No.</u> | <u>Description</u> |
|--------------------|--|
| 99.2 | Letter to Stockholders from President and Chief Executive Officer of Onyx Acceptance Corporation |

Table of Contents

Signatures

Pursuant to the requirements of the Securities Exchange Act of 1934, the Registrant has duly caused this Report to be signed on its behalf by the undersigned hereunto duly authorized.

ONYX ACCEPTANCE CORPORATION

April 30, 2003

By: /s/ Michael A. Krahelski

Michael A. Krahelski,
Senior Vice President

Table of Contents

EXHIBIT INDEX

| | |
|------|--|
| 99.2 | Letter to Stockholders from President and Chief Executive Officer of Onyx Acceptance Corporation |
|------|--|

4