

HALL JOHN W  
 Form 5  
 February 14, 2003

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 UNITED STATES SECURITIES AND EXCHANGE COMMISSION  
 Washington, D.C. 20549

FORM 5  
 ANNUAL STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

Check box if no longer subject to Section 16.  
 Form 4 or Form 5 obligations may continue.

Form 3 Holdings Reported

Form 4 Transactions Reported

1. Name and Address of Reporting Person(s)

HALL, JOHN W.  
 27051 TOWNE CENTRE DRIVE

FOOTHILL RANCH, CA 92610

2. Issuer Name and Ticker or Trading Symbol

Onyx Acceptance Corporation (ONYX)

3. I.R.S. Identification Number of Reporting Person, if an entity (Voluntary)

4. Statement for Month/Year

12/02

5. If Amendment, Date of Original (Month/Year)

6. Relationship of Reporting Person(s) to Issuer (Check all applicable)

Director  10% Owner

Officer (give title below)  Other (specify below)

PRESIDENT, CEO

7. Individual or Joint/Group Filing (Check Applicable Line)

Form filed by One Reporting Person

Form filed by More than One Reporting Person

Table I Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned

1) Title of Security	2) Trans- action Date (Month/ Day/Year)	3) Trans- action Code	4) Securities Acquired (A) or Disposed of (D) Amount	A or D Price
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Table II (PART 1) Derivative Securities Acquired, Disposed of, or Beneficially Owned (Columns

1) Title of Derivative Security	2) Conversion or Exercise Price of Derivative Security	3) Trans- action Date	4) Trans- action Code	5) Number of Derivative Securities Acquired (A) or Disposed of (D) A D
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Incentive Stock Option (right to buy)	\$3.76	06/19/02	A	28,125
Non-Qualified Stock Option (right to buy)	\$3.76	06/19/02	A	46,875

Table II (PART 2) Derivative Securities Acquired, Disposed of, or Beneficially Owned (Columns

1) Title of Derivative Security	3) Transaction Date	7) Title and Amount of Underlying Securities	8) Price of Derivative Security
		Title	Amount or Number of Shares

Incentive Stock Option (right to buy)	06/19/02	Common Stock	28,125
Non-Qualified Stock Option (right to buy)	06/19/02	Common Stock	46,875

SIGNATURE OF REPORTING PERSON  
 /S/ HALL, JOHN W.  
 DATE 02/14/03