

GENERAL MOTORS ACCEPTANCE CORP  
Form 424B3  
March 16, 2001

U.S.\$5,000,000,000

## 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.

|                                       |             |            |
|---------------------------------------|-------------|------------|
| Pricing Supplement No. 81             | Trade Date: | 03/22/2001 |
| (To Prospectus dated August 12, 1999) | Issue Date: | 03/27/2001 |

The date of this Pricing Supplement is March 22, 2001

| CUSIP                | Stated               |            |                                                                    |             |
|----------------------|----------------------|------------|--------------------------------------------------------------------|-------------|
| or<br>Common Code    | Interest<br>Rate     | Maturity   | Price to<br>Public 1                                               | Reallowance |
| 37042 GKX3           | 5.250%               | 03/15/2003 | 100%                                                               | .3000%      |
| 37042 GKX1           | 5.500%               | 03/15/2004 | 100%                                                               | .4500%      |
| 37042 GKZ8           | 6.000%               | 03/15/2006 | 100%                                                               | .7500%      |
| 37042 GLA2           | 6.700%               | 03/15/2011 | 100%                                                               | 1.1000%     |
| 37042 GLB0           | 7.000%               | 03/15/2016 | 100%                                                               | 1.6000%     |
| Payment<br>Frequency | Survivor's<br>Option | Yes/No     | Subject to Redemption<br>Date and terms of redemption              |             |
| Semi-Annual          | Yes                  | No         |                                                                    |             |
| Quarterly            | Yes                  | No         |                                                                    |             |
| Semi-Annual          | Yes                  | No         |                                                                    |             |
| Semi-Annual          | Yes                  | Yes        | Callable at 100% on 03/15/2003<br>and every coupon date thereafter |             |
| Semi-Annual          | Yes                  | Yes        | Callable at 100% on 03/15/2004<br>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 statement.

Per Note Total

|                             |         |                 |
|-----------------------------|---------|-----------------|
| Public Offering Price ..... | 100.00% | \$5,000,000,000 |
|-----------------------------|---------|-----------------|

## Agents' Discounts

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and Concessions ..... .20%-2.50% \$10,000,000-\$125,000,000

Proceeds, before  
expenses, to General  
Motors Acceptance

Corporation ..... 97.50%-99.80% \$4,875,000,000-\$4,990,000,000

(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.

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ABN AMRO INCORPORATED

A.G. EDWARDS & SONS, INC.

EDWARD JONES & CO., L.P.

FIDELITY CAPITAL MARKETS

a division of National Financial  
Services Corporation

PRUDENTIAL SECURITIES INCORPORATED

SALOMON SMITH BARNEY

August 16, 1999