

ONYX ACCEPTANCE CORP

Form 8-K

November 12, 2003

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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: November 6, 2003
(Date of earliest event reported)

ONYX ACCEPTANCE CORPORATION

(Exact name of Registrant as specified in its charter)

Delaware
(State of Incorporation)

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) 465-3500

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Item 7. Financial Statements and Exhibits

(c) Exhibits

99.1 Press Release, dated November 6, 2003.

Item 12. Regulation FD Disclosure

On November 6, 2003, Onyx Acceptance Corporation issued a press release announcing certain of its second quarter operating results. The press release is filed as Exhibit 99.1 to this Current Report on Form 8-K, and the contents of the Exhibit are incorporated herein by reference.

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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 FINANCIAL CORPORATION

November 10, 2003

By: /s/ Michael A. Krahelski

Michael A. Krahelski,
Senior Vice President

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99.1 Press Release, dated November 6, 2003.