HALL JOHN W Form 5 February 14, 2003 5 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) [X] Director [] 10% Owner [X] Officer (give title below) [] Other (specify below) PRESIDENT, CEO 7. Individual or Joint/Group Filing (Check Applicable Line) [X] 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		4.Securities Acquired(A) or Disposed of (D)	
	Date	Code		A
	(Month/			or
	Day/Year)	Code	Amount	D Price

 Table II (PART 1) Derivative Securitites Acquired, Disposed of, or Beneficially Owned (Columns

 1)Title of Derivative
 2)Conversion 3)Trans 4)Trans 5)Number of Derivative

 Security
 or Exercise action action Securities Acquired (A)

 Price of Date
 Code or Disposed of (D)

 Derivative
 Security

 Code
 A

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Incentive Stock Option (right	\$3.76	06/19/02	A	28,125
to buy)				
Non-Qualified Stock Option	\$3.76	06/19/02	A	46,875
(right to buy)				

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

1)Title of Derivative Security -	3)Trans- action Date	7)Title and Amount of Underlying Securities Title	Amount or Number of Shares	8)Price of Deri- vative Security
Incentive Stock Option (right to buy) Non-Qualified Stock Option (right to buy)		Common Stock Common Stock	28,125 46,875	

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