

Edgar Filing: CIT GROUP INC - Form 424B3

CIT GROUP INC  
Form 424B3  
November 12, 2003

Filed Under Rule 424(b)(3), Registration Statement Nos. 333-98743 and 333-103966

Pricing Supplement No. 22 dated November 10, 2003

To Prospectus Dated May 09, 2003 and Prospectus Supplement Dated May 09, 2003

CUSIP Number	Principal Amount	Price to Public	Gross Concession	Net Proceeds	Coupon Type	Interest Rate	Interest Payment Frequency	Maturity Date	1 <sup>st</sup> Interest Payment Date	1 <sup>st</sup> Interest Payment Amount Per Thousand Dollars of Principal Amount
12557WFN6	\$2,016,000.00	100.000%	0.625%	\$2,003,400.00	FIXED	2.850%	SEMI-ANNUAL	11/15/2006	05/15/2004	\$14.33

Redemption Information: **Non-Callable.**

Joint Lead Managers and Lead Agents: Banc of America Securities LLC, INCAPITAL, LLC Agents: Banc One Capital Markets, Inc., Charles Schwab & Co., Inc., Citigroup, Edward D. Jones & Co., L.P., Raymond James, RBC Capital Markets, UBS Financial Services Inc., Wachovia Securities

CUSIP Number	Principal Amount	Price to Public	Gross Concession	Net Proceeds	Coupon Type	Interest Rate	Interest Payment Frequency	Maturity Date	1 <sup>st</sup> Interest Payment Date	1 <sup>st</sup> Interest Payment Amount Per Thousand Dollars of Principal Amount
12557WFP1	\$1,234,000.00	100.000%	1.000%	\$1,221,660.00	FIXED	3.850%	SEMI-ANNUAL	11/15/2008	05/15/2004	\$19.36

Redemption Information: **Non-Callable.**

Joint Lead Managers and Lead Agents: Banc of America Securities LLC, INCAPITAL, LLC Agents: Banc One Capital Markets, Inc., Charles Schwab & Co., Inc., Citigroup, Edward D. Jones & Co., L.P., Raymond James, RBC Capital Markets, UBS Financial Services Inc., Wachovia Securities

CUSIP Number	Principal Amount	Price to Public	Gross Concession	Net Proceeds	Coupon Type	Interest Rate	Interest Payment Frequency	Maturity Date	1 <sup>st</sup> Interest Payment Date	1 <sup>st</sup> Interest Payment Amount Per Thousand Dollars of Principal Amount
12557WFQ9	\$3,388,000.00	100.000%	1.500%	\$3,337,180.00	FIXED	5.300%	SEMI-ANNUAL	11/15/2013	05/15/2004	\$26.65

Redemption Information: **Callable at 100.000% on 11/15/2005 and every interest payment date thereafter..**

Joint Lead Managers and Lead Agents: Banc of America Securities LLC, INCAPITAL, LLC Agents: Banc One Capital Markets, Inc., Charles Schwab & Co., Inc., Citigroup, Edward D. Jones & Co., L.P., Raymond James, RBC Capital Markets, UBS Financial Services Inc., Wachovia Securities

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The CIT InterNotes due 11/15/2013 will be subject to redemption at the option of CIT Group Inc., in whole or from time to time in part on the interest payment date occurring 11/15/2005 and on any interest payment date thereafter at a redemption price equal to 100% of the principal amount of the CIT InterNotes due 11/15/2013 plus accrued interest thereon, if any, upon at least 30 days prior notice to the noteholder and the trustee, as described in the prospectus supplement.

<p>CIT Group Inc.</p>	<p>Trade Date: Monday, November 10, 2003 @ 12:00 PM ET                  Settle Date: Friday, November 14, 2003                  Minimum Denomination/Increments: \$1,000.00/\$1,000.00                  Initial trades settle flat and clear SDFS: DTC Book Entry only                  DTC Number: 0443 via Pershing, LLC                  Trustee: Bank One Trust Company, N.A.</p> <p>If the maturity date, date of earlier redemption or repayment or an interest payment date for any note is not a business day (as such term is defined in the prospectus supplement), principal, premium, if any, and interest for that note will be paid on the next business day, and no interest will accrue on the amount payable from, and after, the maturity date, date of earlier redemption or repayment or such interest payment date.</p> <p><i>InterNotes® is the service mark of INCAPITAL, LLC. All Rights Reserved.</i></p>	<p style="text-align: right;"> <a href="#">CIT Group Inc.</a>                      \$ 4,000,000,000  <a href="#">CIT InterNotes</a> </p>