

Edgar Filing: CIT GROUP INC - Form 424B3

CIT GROUP INC  
Form 424B3  
October 25, 2004

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

Pricing Supplement No. 45 dated October 25, 2004

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
12557WJK8	\$4,250,000.00	100.000%	0.400%	\$4,233,000.00	FIXED	2.800%	SEMI-ANNUAL	10/15/2006	04/15/2005	\$12.99

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, LLC

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
12557WJL6	\$3,500,000.00	100.000%	0.750%	\$3,473,750.00	FIXED	3.500%	SEMI-ANNUAL	10/15/2008	04/15/2005	\$16.24

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, LLC

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
12557WJM4	\$15,024,000.00	100.000%	1.500%	\$14,798,640.00	FIXED	5.100%	SEMI-ANNUAL	10/15/2014	04/15/2005	\$23.66

Redemption Information: **Callable at 100.000% on 10/15/2006 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, LLC

The CIT InterNotes due 10/15/2014 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 10/15/2006 and on any interest payment date thereafter at a redemption price equal to 100% of the principal amount of the CIT InterNotes due

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10/15/2014 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, October 25, 2004 @12:00 PM ET                  Settle Date: Thursday, October 28, 2004                  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: J.P. Morgan Trust Company, National Association (as successor to 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>CIT Group Inc.                  \$ 4,000,000,000                  CIT InterNotes</p>