

Edgar Filing: CIT GROUP INC - Form 424B3

CIT GROUP INC
Form 424B3
February 17, 2005

Rule 424(b)(3)
Registration Statement No. 333-119172
CUSIP 12560PDQ1

PRICING SUPPLEMENT NO. 6
Dated February 15, 2005 to
Prospectus, dated October 28, 2004 and
Prospectus Supplement, dated October 29, 2004

CIT GROUP INC.
GLOBAL MEDIUM-TERM FLOATING RATE NOTES
DUE NINE MONTHS OR MORE FROM DATE OF ISSUE

| | |
|----------------------------|--|
| (X) Senior Note | () Subordinated Note |
| Principal Amount: | \$1,000,000,000. |
| Proceeds to Corporation: | 99.92613% or \$999,261,300. |
| Agents' Commission: | 0.07387% or \$738,700. |
| Issue Price: | 100% or \$1,000,000,000. |
| Original Issue Date: | February 18, 2005. |
| Maturity Date: | August 18, 2006, provided that if such day is not a Business Day, the payment of principal and interest may be made on the next succeeding Business Day, and no interest on such payment will accrue from the period from and after the Maturity Date. |
| Interest Rate Basis: | LIBOR Telerate. |
| Index Maturity: | Three months. |
| Spread: | +3 basis points (0.03%). |
| Interest Rate Calculation: | LIBOR Telerate determined on the Interest Determination Date plus the Spread. |
| Initial Interest Rate: | LIBOR Telerate determined two London Business Days prior to the Original Issue Date plus the Spread. |
| Specified Currency: | U.S. Dollars (\$). |

It is expected that the Notes will be ready for delivery in book-entry form on or about February 18, 2005.

Goldman, Sachs & Co.
Barclays Capital
HSBC

Banc of America Securities LLC
BNP PARIBAS
Bear, Stearns & Co. Inc.

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Form: Global Note.

Interest Reset Dates: Quarterly on May 18, August 18, November 18, and February 18, commencing May 18, 2005, provided that if any such day would be a day that is not a Business Day, then the Interest Reset Date will be the next succeeding Business Day, except that if such Business Day is in the same calendar month, such Interest Reset Date will be the Business Day immediately preceding Business Day.

Interest Payment Dates: Interest will be paid on the Maturity Date and quarterly on May 18, November 18, and February 18 of each year, commencing on May 18, 2005, provided that if any such day (other than the Maturity Date) is not a Business Day, then the interest payment will be made on the next succeeding Business Day, except that if such Business Day is in the same calendar month, such interest payment will be made on the Business Day immediately preceding Business Day, as if it were made on the date that the payment was due and no interest on such payment will accrue after the Interest Payment Date, payable for the period from and after the Maturity Date or the Interest Payment Date, as the case may be.

Accrual of Interest: Accrued interest will be computed by adding the Interest for each day from the Original Issue Date or from the last date on which interest has been paid or duly provided for up to but not including the Interest Payment Date for which accrued interest is being calculated. The "Interest" for any note for each such day will be computed by multiplying the principal of the note by the interest rate applicable to such day and dividing the result by 360.

Interest Determination Date: Two London Business Days prior to each Interest Reset Date.

Calculation Date: The earlier of (i) the fifth Business Day after each Interest Reset Date, or (ii) the Business Day immediately preceding the Interest Payment Date.

Maximum Interest Rate: Maximum rate permitted by New York law.

Minimum Interest Rate: 0.0%

Exchange Listing: None.

Other Provisions: "LIBOR Telerate" means the rate for deposits in U.S. dollars as shown on the Index Maturity specified above which appears on the Telerate Page 3750 (defined below) as of 11:00 a.m., London time, on the applicable Interest Determination Date.

"Telerate Page 3750" means the display page designated as Telerate Page 3750 on the Moneyline Telerate service (or such other page as may replace the Telerate Page 3750 service for the purpose of displaying London Interbank Offered Rate).

"Business Day" means any day, other than a Saturday or Sunday or a legal holiday nor a day on which banking institutions are closed in New York by law or regulation (including any executive order) to close the New York and that is also a London Business Day.

"London Business Day" means any day on which dealings in dollars are transacted in the London interbank market.

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Trustee, Registrar, Authenticating
Agent, Calculation Agent and
Paying Agent:

J.P. Morgan Trust Company, National Association.

Agents:

Agent

Prin

Goldman, Sachs & Co.
Banc of America Securities LLC
Barclays Capital Inc.
BNP Paribas Securities Corp.
HSBC Securities (USA) Inc.
Bear, Stearns & Co. Inc.

\$

Total

\$1

CUSIP:

12560PDQ1.

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