

Edgar Filing: CIT GROUP INC - Form 424B3

CIT GROUP INC  
Form 424B3  
May 11, 2005

Rule 424(b)(3)  
Registration Statement No. 333-119172  
CUSIP 12560PDU2

PRICING SUPPLEMENT NO. 11  
Dated May 9, 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:   | 99.95023% or \$999,502,300.  |
| Agents' Commission:        | 0.04977% or \$497,700.   |
| Issue Price:               | 100% or \$1,000,000,000.   |
| Original Issue Date:       | May 12, 2005.  |
| Maturity Date:             | May 12, 2006, provided that if such day is not a Business Day, the payment of principal and interest may be made on the following day which is a Business Day as if it were made on the date that the payment was due, 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:                    | +1 basis point (0.01%).  |
| 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 May 12, 2005.

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Lehman Brothers  
Wachovia Securities  
HSBC

ABN AMRO Incorporated  
Barclays Capital  
The Williams Capital Group, L.P.

Form: Global Note.

Interest Reset Dates: Quarterly, on August 12, 2005, November 12, 2005 and February 12, 2006, provided that if any such day would otherwise fall on 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 next succeeding calendar month, such Interest Reset Date will be the immediately preceding Business Day.

Interest Payment Dates: Interest will be paid on August 12, 2005, November 12, 2005, February 12, 2006, and on the Maturity Date provided that if any such day (other than the Maturity Date) is not a Business Day, then the Interest Payment Date will be postponed to the following day which is a Business Day, except that if such Business Day is in the next succeeding calendar month, such Interest Payment Date will be the immediately preceding Business Day. If the Maturity Date falls on a day which is not a Business Day, then the required payment of principal, premium, if any, and/or interest will be made on the following day which is a Business Day as if it were made on the date such payment was due, and no interest shall accrue as a result of such delayed payment.

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

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

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U.S. dollars having 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 page 3750 on the Moneyline Telerate service (or such other page as may replace page 3750 on that service for the purpose of displaying London Interbank Offered Rates).

"Business Day" means any day, other than a Saturday or Sunday, that is neither a legal holiday nor a day on which banking institutions are authorized or required by law or regulation (including any executive order) to close in The City of New York and that is also a London Business Day.

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

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

J.P. Morgan Trust Company, National Association.

| Agents: | Agent                                | Principal Amount |
|---------|--------------------------------------|------------------|
|         | -----                                | -----            |
|         | Lehman Brothers Inc.....             | \$ 250,000,000   |
|         | ABN AMRO Incorporated.....           | 200,000,000      |
|         | Wachovia Capital Markets, LLC.....   | 199,000,000      |
|         | Barclays Capital Inc.....            | 160,000,000      |
|         | HSBC Securities (USA) Inc.....       | 121,000,000      |
|         | The Williams Capital Group, L.P..... | 70,000,000       |
|         |                                      | -----            |
|         | Total                                | \$1,000,000,000  |

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