

ADMINISTRATIVE PANEL DECISION

Confédération Nationale du Crédit Mutuel v. Dengabo Oiboh
Case No. D2024-3074

1. The Parties

The Complainant is Confédération Nationale du Crédit Mutuel, France, represented by MEYER & Partenaires, France.

The Respondent is Dengabo Oiboh, Nigeria.

2. The Domain Name and Registrar

The disputed domain name <creditmutuelgroup-fr.com> is registered with Dynadot Inc (the “Registrar”).

3. Procedural History

The Complaint was filed with the WIPO Arbitration and Mediation Center (the “Center”) on July 26, 2024. On July 26, 2024, the Center transmitted by email to the Registrar a request for registrar verification in connection with the disputed domain name. On July 26, 2024, the Registrar transmitted by email to the Center its verification response disclosing registrant and contact information for the disputed domain name which differed from the named Respondent (Super Privacy Service LTD c/o Dynadot) and contact information in the Complaint. The Center sent an email communication to the Complainant on July 30, 2024, providing the registrant and contact information disclosed by the Registrar, and inviting the Complainant to submit an amendment to the Complaint. The Complainant filed an amended Complaint on August 2, 2024.

The Center verified that the Complaint together with the amended Complaint satisfied the formal requirements of the Uniform Domain Name Dispute Resolution Policy (the “Policy” or “UDRP”), the Rules for Uniform Domain Name Dispute Resolution Policy (the “Rules”), and the WIPO Supplemental Rules for Uniform Domain Name Dispute Resolution Policy (the “Supplemental Rules”).

In accordance with the Rules, paragraphs 2 and 4, the Center formally notified the Respondent of the Complaint, and the proceedings commenced on August 14, 2024. In accordance with the Rules, paragraph 5, the due date for Response was September 3, 2024. The Respondent did not submit any response. Accordingly, the Center notified the Respondent’s default on September 4, 2024.

The Center appointed Tommaso La Scala as the sole panelist in this matter on September 12, 2024. The Panel finds that it was properly constituted. The Panel has submitted the Statement of Acceptance and

Declaration of Impartiality and Independence, as required by the Center to ensure compliance with the Rules, paragraph 7.

4. Factual Background

The Complainant is a well-known leading French banking and insurance services group, which provides its services to 12 million clients for more than a century – through a network of 3178 offices – under the trademark CREDIT MUTUEL.

The CREDIT MUTUEL trademark has been in use and registered both at a national and international level worldwide – see as mere example the following registrations:

- French trademark No. 1475940 of July 8, 1988, in classes 35 and 36;
- European Union trademark No. 9943135 of October 20, 2011, in classes 9, 16, 35, 36, 38, 41, 42, 45;
- International trademark No. 570182 of May 17, 1991, in classes 16, 35, 36, 38 and 41.

The Complainant also owns, among others, the domain name <creditmutuel.com>, registered since 1995.

The disputed domain name <creditmutuelgroup-fr.com> has been registered since May 28, 2024, and currently redirects to a parking page with a “Coming soon” indication.

5. Parties’ Contentions

A. Complainant

The Complainant contends that it has satisfied each of the elements required under the Policy for a transfer of the disputed domain name. The Complainant is the owner of a considerable amount of trademark registrations in many jurisdictions worldwide that consist of or include the mark CREDIT MUTUEL.

The disputed domain name fully incorporates the well-known CREDIT MUTUEL trademark and is therefore confusingly similar to the Complainant’s mark.

The Complainant contends that the Respondent has no rights or legitimate interests in the disputed domain name. The Complainant confirms it has never assigned, granted, licensed, sold, transferred or in any way authorized the Respondent to register or use the CREDIT MUTUEL trademark in any manner.

According to the Complainant, the disputed domain name was registered in bad faith, since given the renown of the CREDIT MUTUEL trademark there is no possible use in good faith that the Respondent could make of it.

B. Respondent

The Respondent did not reply to the Complainant’s contentions.

6. Discussion and Findings

A. Identical or Confusingly Similar

It is well accepted that the first element functions primarily as a standing requirement. The standing (or threshold) test for confusing similarity involves a reasoned but relatively straightforward comparison between the Complainant’s trademark and the disputed domain name. WIPO Overview of WIPO Panel Views on Selected UDRP Questions, Third Edition, ([“WIPO Overview 3.0”](#)), section 1.7.

The Complainant has established rights to the CREDIT MUTUEL mark, as demonstrated by its registrations and widespread continued use. The disputed domain name is confusingly similar to the Complainant's well-known mark because it contains the entirety of the Complainant's mark with the addition of the terms "group" and "fr".

Numerous UDRP panels deciding cases under the Policy have held that the incorporation of a complainant's mark in full in a disputed domain name is a compelling factor in favor of a finding of confusing similarity, and that the addition of other generic terms does not prevent such finding. See *National Association for Stock Car Auto Racing, Inc. v. Racing Connection / The Racin' Connection, Inc.*, WIPO Case No. [D2007-1524](#).

Based on the available record, the Panel finds the Complainant has shown rights in respect of a trademark or service mark for the purposes of the Policy. [WIPO Overview 3.0](#), section 1.2.1. The Panel finds the entirety of the mark is reproduced within the disputed domain name. Accordingly, the disputed domain name is confusingly similar to the mark for the purposes of the Policy. [WIPO Overview 3.0](#), section 1.7.

Based on the available record, the Panel finds the first element of the Policy has been established.

B. Rights or Legitimate Interests

Paragraph 4(c) of the Policy provides a list of circumstances in which the Respondent may demonstrate rights or legitimate interests in a disputed domain name.

Although the overall burden of proof in UDRP proceedings is on the complainant, panels have recognized that proving a respondent lacks rights or legitimate interests in a domain name may result in the difficult task of "proving a negative", requiring information that is often primarily within the knowledge or control of the respondent. As such, where a complainant makes out a prima facie case that the respondent lacks rights or legitimate interests, the burden of production on this element shifts to the respondent to come forward with relevant evidence demonstrating rights or legitimate interests in the domain name (although the burden of proof always remains on the complainant). If the respondent fails to come forward with such relevant evidence, the complainant is deemed to have satisfied the second element. [WIPO Overview 3.0](#), section 2.1.

The Complainant has shown that the Respondent is not making a legitimate noncommercial or fair use of the disputed domain name without intent for commercial gain. Rather, the Respondent is simply passively holding the disputed domain name.

The Respondent is not using the disputed domain name in a noncommercial manner without intent for commercial gain and did not even reply to the Complainant's allegations; therefore, the Respondent cannot establish rights or legitimate interests under the Policy. Having reviewed the available record, the Panel finds the Complainant has established a prima facie case that the Respondent lacks rights or legitimate interests in the disputed domain name. The Respondent has not rebutted the Complainant's prima facie showing and has not come forward with any relevant evidence demonstrating rights or legitimate interests in the disputed domain name such as those enumerated in the Policy or otherwise.

Furthermore, the Panel finds that the composition of the disputed domain name carries a risk of implied affiliation. [WIPO Overview 3.0](#), section 2.5.1.

Based on the available record, the Panel finds the second element of the Policy has been established.

C. Registered and Used in Bad Faith

The disputed domain name was registered decades after the Complainant first started using its CREDIT MUTUEL trademark and the Complainant's evidence establishes extensive global use of its mark as at the date of registration of the disputed domain name. Given the confusing similarity between the latter and the Complainant's mark, it is clear that the Respondent was aware of the Complainant and its CREDIT MUTUEL

mark as at the date of registration of the disputed domain name and registered it in order to take unfair advantage of it.

As the panel found in *Herbalife International, Inc. v. Surinder S. Farmaha*, WIPO Case No. [D2005-0765](#), “the registration of a domain name with the knowledge of the complainant’s trademark registration amounts to bad faith”. The Panel similarly finds the Respondent’s registration of the disputed domain name to have been, more likely than not, in bad faith.

Paragraph 4(b) of the Policy sets out, without limitation, circumstances which, if found by the Panel to be present, shall be evidence of the registration and use of a domain name in bad faith. The circumstance set out in paragraph 4(b)(iv) of the Policy is if a respondent has intentionally attempted to attract, for commercial gain, Internet users to its website by creating a likelihood of confusion with the complainant’s mark as to the source, sponsorship, affiliation, or endorsement of its website.

There is no conceivable good faith use which the Respondent could make of the disputed domain name, nor has the Respondent attempted to explain or justify its position, either through service of a response to these proceedings or otherwise. These factors, along with the degree of distinctiveness and reputation of the Complainant’s CREDIT MUTUEL mark, the acronym “fr” in the disputed domain name indicating the Complainant’s location, and the Respondent’s concealing its identity through the use of false contact details (considering that the Center was not able to send the Written Notice with the contact information that was provided by the Respondent at the time of registration of the disputed domain name), collectively point to bad faith registration and (passive) use of the disputed domain name.

The Panel therefore finds the Respondent to have registered and used the disputed domain name in bad faith.

7. Decision

For the foregoing reasons, in accordance with paragraphs 4(i) of the Policy and 15 of the Rules, the Panel orders that the disputed domain name <creditmutuelgroup-fr.com> be transferred to the Complainant.

/Tommaso La Scala/

Tommaso La Scala

Sole Panelist

Date: September 26, 2024