

## ADMINISTRATIVE PANEL DECISION

Belfius Bank SA / Belfius Bank NV v. Dev Bowman  
Case No. D2025-1952

### 1. The Parties

The Complainant is Belfius Bank SA / Belfius Bank NV, Belgium, represented internally.

The Respondent is Dev Bowman, United States of America ("United States").

### 2. The Domain Names and Registrar

The disputed domain names <rebelapp.digital>, <rebelapp.info>, and <rebelapp.services> (each a "Disputed Domain Name" together the "Disputed Domain Names") are each registered with GoDaddy.com, LLC (the "Registrar").

### 3. Procedural History

The Complaint was filed with the WIPO Arbitration and Mediation Center (the "Center") on May 15, 2025. On May 15, 2025, the Center transmitted by email to the Registrar a request for registrar verification in connection with the Disputed Domain Names. On May 15, 2025, the Registrar transmitted by email to the Center its verification response disclosing registrant and contact information for the Disputed Domain Names which differed from the named Respondent (unidentified) and contact information in the Complaint. The Center sent an email communication to the Complainant on May 16, 2025, 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 May 19, 2025.

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 May 21, 2025. In accordance with the Rules, paragraph 5, the due date for Response was June 10, 2025. The Respondent did not submit any response. Accordingly, the Center notified the Respondent's default on June 12, 2025.

The Center appointed Nick J. Gardner as the sole panelist in this matter on June 16, 2025. 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.

On July 3, 2025, the Panel issued a Procedural Order (the "Procedural Order") in the following terms:

"The Panel notes that the Complainant asserts in the Complaint that "none of the domain names resolve to an active webpage at the time of filing this Complaint", and that "the Respondent is not making any use of the Disputed Domain Name in connection with an active website or even indicating demonstrable preparations to use the Disputed Domain Name".

The Panel notes, however, that the Complainant has not provided evidence in support of said claims.

The Panel has exercised its general powers to visit the disputed domain names (see WIPO Overview of WIPO Panel Views on Selected UDRP Questions, Third Edition at section 4.8).

The Panel notes that the disputed domain names redirect to the website "www.fromrebel.ca" for a Canadian business trading as "Rebel" (previously trading as "Rebelstork") which specializes in the discounted reselling of goods returned to other online business. The "About Us" page contains the following text:

"Emily Hosie founded REBEL with a clear mission—to make smart shopping the standard while tackling retail waste at scale. With a career in driving industry-changing growth in retail, she saw firsthand the need for a better way to shop returns and overstock—one that benefits both consumers and the planet. Since launching in 2020, Emily has led REBEL to become a Certified B Corp and the leading tech-driven recommerce solution for returns and overstock in North America. Today, REBEL diverts over 25 million pounds of products from landfills annually - giving high-quality items a second life in homes that need them. At REBEL, you'll find top brands at up to 70% off retail, with every item quality-checked so you can shop with confidence —all while reducing the environmental impact of retail waste. Smart shopping starts here".

Further Internet searches result in press and other articles indicating that this is a business formed in 2020.

In light of the above, the Panel invites the Complainant to, if interested, to submit its comments on the above by July 8, 2025.

The Respondent shall have until July 13, 2025, to comment on the Complainant's eventual submission."

No further filings were made by either the Complainant or the Respondent.

#### **4. Factual Background**

The Complainant is a Belgian bank. It has 5,000 employees and over 650 branches. It is owned by the Belgian state. Its operations are confined to Belgium though it may attract some limited international recognition arising out of its sponsorship of various Belgian sports teams.

The Complainant has developed an investment platform and associated app which is branded RE=BEL. It has word and figurative trademarks for that term – see for example Benelux registration no. 1427730 for RE=BEL, filed on October 22, 2020, and registered on February 2, 2021. These trademarks are referred to as the "RE=BEL trademarks" in this Decision.

All of the Disputed Domain Names were registered on March 28, 2025. See below for details of how they have been used.

## **5. Parties' Contentions**

### **A. Complainant**

According to the Complainant at the time the Complaint was filed none of the Disputed Domain Names resolved to an active webpage. The Complainant, however, did not provide evidence of the non-use of the Disputed Domain Names. In any case, this seems to no longer be the case – see discussion below.

The Complainant contends that it has satisfied each of the elements required under the Policy for a transfer of the Disputed Domain Name. It says that each of the Disputed Domain Names “is composed of the complete incorporation of Complainant’s trademark “RE=BEL” (without the sign equal “=””).

The Complainant says the Respondent lacks any rights or legitimate interests in respect of the Disputed Domain Names. The Complainant’s trademark registrations for RE=BEL predate the Respondent’s registration of the Disputed Domain Names. The Respondent is in no way associated with the Complainant. The Complainant has not licensed, approved or in any way consented to the Respondent’s registration and use of its trademark in the Disputed Domain Names.

So far as bad faith is concerned, the Complainant in summary says that it is clear that the Respondent had, or should have had, knowledge of the Complainant’s trademark when it registered the Disputed Domain Names. If the Respondent had conducted some good faith searches before registering the Disputed Domain Name, it would have readily found reference to the Complainant and appreciated the likelihood of confusion between the Disputed Domain Names and the Complainant.

### **B. Respondent**

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

## **6. Discussion and Findings**

### **Preliminary Matters**

The Panel notes that no communication has been received from the Respondent. However, given the Complaint and Written Notice were sent to the relevant addresses disclosed by the Registrar, then the Panel considers that this satisfies the requirement in paragraph 2(a) of the UDRP Rules to “employ reasonably available means calculated to achieve actual notice”. Accordingly, the Panel considers it is able to proceed to determine this Complaint and to draw inferences from the Respondent’s failure to file any Response. While the Respondent’s failure to file a Response does not automatically result in a decision in favor of the Complainant, the Panel may draw appropriate inferences from the Respondent’s default (see, e.g., *Verner Panton Design v. Fontana di Luce Corp*, WIPO Case No. [D2012-1909](#))

### **Substantive Matters**

In order to succeed in respect of each Disputed Domain Name the Complainant is required to show for the Disputed Domain Name in question that all three of the elements set out under paragraph 4(a) of the Policy are present. Those elements are:

- (i) that the Disputed Domain Name is identical or confusingly similar to a trademark or service mark in which the Complainant has rights;
- (ii) that the Respondent has no rights or legitimate interests in respect of the Disputed Domain Name; and,
- (iii) that the Disputed Domain Name has been registered and is being used in bad faith.

#### **A. Identical or Confusingly Similar**

The Complainant has established that it is the owner of the RE=BEL trademarks. The Panel has doubts that the term “rebelapp” is conceptually confusingly similar to RE=BEL. The Complainant’s case seems to ignore the fact that the Complainant’s trademark contains an equal (“=” sign) separating the “RE” and the “BEL”. This to the Panel’s mind produces a combination of letters and characters that requires a logical step to be pronounceable as a word. It cannot be reproduced directly in a domain name as the “=” character is not available within the domain naming structure. The term RE=BEL is however unusual and distinctive. The term “rebelapp” on the other hand simply attaches the descriptive term “app” to the ordinary English word “rebel”. This seems to the Panel to be a potentially different formulation. Ultimately however the Panel does not need to resolve this issue given its findings (below) on the third element.

#### **B. Rights or Legitimate Interests**

In the light of the Panel’s findings in respect of bad faith, below, it is unnecessary for the Panel to express a conclusion on the question of the Respondent’s rights or legitimate interests.

#### **C. Registered and Used in Bad Faith**

The Complainant’s entire case rests on the assumption that the Respondent registered the Disputed Domain Names to take advantage in some way of the Complainant. It ignores the fact that “rebel” is an ordinary English word and there are any number of reasons why someone might choose to register a name that includes that term. There are no doubt numerous businesses in numerous jurisdictions around the world who will use the word “rebel” as part of their name or as a brand name. The Complainant only carries out activity in Belgium and there is no evidence whatsoever that the Respondent has targeted the Complainant.

An “=” sign cannot form part of a domain name for technical reasons, but a hyphen can, and the Panel would have thought anyone seeking to target the Complainant’s RE=BEL trademark would have been more likely to register domain names containing the formulation “re-bel” than “rebel”. Even if the Respondent somehow became aware of the Complainant’s RE=BEL Benelux trademark that would not, in the Panel’s opinion, lead to the conclusion that he was unable to proceed with registering a domain name comprising the ordinary English word “rebel” combined with the descriptive term “app” for use in activities unconnected with the Complainant.

Matters go further than this however as each of the Disputed Domain Names does now resolve by redirection to a website linked to the domain name <fromrebel.ca>. The Panel has exercised its general powers to visit the website in question (see WIPO Overview of WIPO Panel Views on Selected UDRP Questions, Third Edition at section 4.8). That website is quite clearly a bona fide website for a Canadian business trading as “Rebel” (previously trading as “Rebelstork”) which specializes in the discounted reselling of goods returned to other online business. The “About Us” page contains the following text: “Emily Hosie founded REBEL with a clear mission—to make smart shopping the standard while tackling retail waste at scale. With a career in driving industry-changing growth in retail, she saw firsthand the need for a better way to shop returns and overstock—one that benefits both consumers and the planet. Since launching in 2020, Emily has led REBEL to become a Certified B Corp and the leading tech-driven recommerce solution for returns and overstock in North America. Today, REBEL diverts over 25 million pounds of products from landfills annually—giving high-quality items a second life in homes that need them. At REBEL, you’ll find top brands at up to 70% off retail, with every item quality-checked so you can shop with confidence—all while reducing the environmental impact of retail waste. Smart shopping starts here”. If further corroboration is needed a few minutes Internet searching will locate numerous press and other articles confirming that this is a bona fide business which was formed in 2020.

Having discovered this information the Panel has by means of the Procedural Order notified the parties of its findings and invited comment – see [WIPO Overview 3.0](#) at section 4.8. No comment was made by either party.

The Panel does not know who the Respondent is and what if any connection he may have with the Canadian Rebel business. However, given the redirection that occurs the Panel infers he may have registered the Disputed Domain Names either on behalf of, or pursuant to arrangements with, the Canadian Rebel business and that the registration had nothing to do with the Complainant or its business. Accordingly, the Panel concludes the Complainant has failed to discharge its burden of proof and has failed to establish that the third condition of paragraph 4(a) of the Policy has been fulfilled.

## **7. Reverse Domain Name Hijacking**

Several circumstances of this case have led the Panel to consider whether the filing of the Complaint constitutes “using the Policy in bad faith to attempt to deprive a registered domain name holder of a domain name” – see the Rules, paragraph 1, definition of Reverse Domain Name Hijacking (“RDNH”). Paragraph 15(e) of the Rules provides that if after considering the submissions the Panel finds that the complaint was brought in bad faith, for example in an attempt at RDNH, or was brought primarily to harass the domain name holder, the Panel shall declare in its decision that the complaint was brought in bad faith and constitutes an abuse of the administrative proceeding. The Rules, paragraph 15(e), call for this analysis even when the Respondent has not expressly requested a finding of abuse – see *Timbermate Products Pty Ltd v. Domains by Proxy, LLC / Barry Gork*, WIPO Case No. [D2013-1603](#)..

In the view of the Panel the present case is misconceived. It takes no account of the fact that “rebel” is an ordinary English word, and absent any evidence of some form of targeting there was nothing to suggest that Respondent’s registration of the Disputed Domain Names had anything to do with the Complainant. The Panel accepts that the Complainant did not know of the Canadian Rebel business, and that the Disputed Domain Names did not resolve to that business’s website when the Complaint was filed. However, the Complainant ought to have appreciated that there must be numerous businesses using the word “rebel” who could have perfectly legitimate reasons for registering the Disputed Domain Names, and which are entirely unconnected with the Complainant.

The Panel has however concluded that a finding of RDNH is not necessary. It appears that the Respondent has not been inconvenienced or put to any expense dealing with this Complaint and the Panel has the impression that the Complaint’s shortcomings arise because of a failure to appreciate what needed to be shown to succeed under the Policy, rather than any deliberate attempt to proceed in bad faith.

## **8. Decision**

For the foregoing reasons, the Complaint is denied.

/Nick J. Gardner/

**Nick J. Gardner**

Sole Panelist

Date: July 24, 2025