

## **ADMINISTRATIVE PANEL DECISION**

Belfius Bank SA / Belfius Bank NV v. ZCzxc sdfdsada  
Case No. D2025-2750

### **1. The Parties**

The Complainant is Belfius Bank SA / Belfius Bank NV, Belgium, represented by Constance Dumortier, Belgium.

The Respondent is ZCzxc sdfdsada, United States of America ("US").

### **2. The Domain Names and Registrar**

The disputed domain names <belfius-id.finance> and <belfius-id.help> are registered with NameSilo, LLC (the "Registrar").

### **3. Procedural History**

The Complaint was filed with the WIPO Arbitration and Mediation Center (the "Center") on July 11, 2025. On the same date, the Center transmitted by email to the Registrar a request for registrar verification in connection with the disputed domain names. On July 11, 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 (Domain Administrator) and contact information in the Complaint. The Center sent an email communication to the Complainant on July 15, 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 July 18, 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 July 23, 2025. In accordance with the Rules, paragraph 5, the due date for Response was August 12, 2025. The Respondent did not submit any response. Accordingly, the Center notified the Respondent's default on August 17, 2025.

The Center appointed Erica Aoki as the sole panelist in this matter on August 21, 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.

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

The Complainant is one of Belgium's leading banking and insurance groups. It provides a broad range of retail and corporate banking, insurance, and wealth management services, serving millions of customers with a significant presence in Belgium.

The Complainant owns multiple trademark registrations for BELFIUS, including:

- European Union ("EU") Trademark No. 010581205 BELFIUS, registered on May 24, 2012;
- Benelux Trademark No. 914650 BELFIUS, registered on May 10, 2012;
- Benelux Figurative Trademarks Nos. 915963 and 915962 BELFIUS, registered on June 11, 2012.

These registrations predate the Respondent's registration of the disputed domain names by more than a decade.

The Complainant also operates its official website at <belfius.be>, which serves as a primary platform for corporate communications and client interactions in the financial services sector.

The disputed domain names <belfius-id.help> and <belfius-id.finance> were registered in May 2025. They do not resolve to active websites. According to the Complainant, the Respondent used incomplete and inaccurate Whois information, concealing its true identity.

The Complainant contends that the choice of the disputed domain names is intended to mislead Internet users by creating the false impression of an association with its secure online banking and identification services. In particular, the addition of the descriptive element "id", combined with financial-related generic Top-Level Domains ("gTLDs") such as ".help" and ".finance", suggests that the disputed domain names could be used for phishing, impersonation, or other fraudulent schemes targeting the Complainant's customers.

The Complainant further points to a pattern of abusive domain name registrations targeting its brand, noting that it has already been the subject of prior fraudulent schemes involving domain names incorporating the BELFIUS mark, which were found to have been registered and used in bad faith in previous UDRP proceedings.

#### **5. Parties' Contentions**

##### **A. Complainant**

The Complainant contends that it has satisfied all three elements required under the Policy for a transfer of the disputed domain names.

First, the Complainant argues that the disputed domain names <belfius-id.help> and <belfius-id.finance> are confusingly similar to its well-known BELFIUS trademark.

Both disputed domain names incorporate the BELFIUS trademark in its entirety as the leading element. The mere addition of the descriptive element "id", in combination with financial-related gTLDs (".help" and ".finance"), does not prevent a finding of confusing similarity under the Policy. On the contrary, such additions serve to increase the likelihood of confusion, as they suggest a connection with the Complainant's secure banking and identity verification services.

Second, the Complainant asserts that the Respondent has no rights or legitimate interests in respect of the disputed domain names. The Respondent is not affiliated with the Complainant, has not been authorized to use the BELFIUS mark in any way, and is not commonly known by the names “belfius-id”. The disputed domain names do not resolve to active websites, and there is no indication of any bona fide offering of goods or services or any legitimate noncommercial use. Instead, the Complainant emphasizes that the Respondent used incomplete and inaccurate WhoIs information, deliberately concealing its true identity. Such conduct negates any claim of rights or legitimate interests.

Third, the Complainant argues that the disputed domain names were registered and are being used in bad faith. The Complainant submits that the Respondent could not have been unaware of its longstanding and distinctive BELFIUS trademark at the time of registration. By selecting domain names that reproduce the Complainant’s mark in full, combined with terms directly suggestive of financial identity and assistance (“id”, “help”, “finance”), the Respondent clearly targeted the Complainant’s sector and intended to exploit the reputation of its mark. Even though the disputed domain names do not currently resolve to active websites, the Complainant contends that their passive holding, in the absence of any conceivable legitimate use, constitutes registration and use in bad faith.

The Complainant therefore requests that the disputed domain names be transferred to it.

## **B. Respondent**

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

## **6. Discussion and Findings**

The Complainant is required to establish the requirements specified under paragraph 4(a) of the Policy:

- (i) that the disputed domain names are identical or confusingly similar to a trademark or service mark in respect of which the Complainant has rights;
- (ii) that the Respondent has no rights or legitimate interests in respect of the disputed domain names; and
- (iii) that the disputed domain names have been registered and are being used in bad faith.

### **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 similarities involves a reasoned but relatively straightforward comparison between the Complainant’s trademark and the disputed domain names. WIPO Overview of WIPO Panel Views on Selected UDRP Questions, Third Edition ([“WIPO Overview 3.0”](#)), section 1.7.

The Complainant has demonstrated rights in the BELFIUS trademark through multiple trademark registrations, including EU Trademark No. 010581205 for BELFIUS (registered May 24, 2012) and Benelux Trademark No. 914650 for BELFIUS (registered May 10, 2012), among others. These registrations predate the Respondent’s registration of the disputed domain names and are sufficient to establish standing under the Policy.

The disputed domain names incorporate the Complainant’s BELFIUS mark in its entirety, followed only by the addition of a hyphen and the descriptive term “id” and the gTLDs “.help” and “.finance”.

Panels have consistently found that the addition of other elements whether descriptive words or abbreviations does not prevent a finding of confusing similarity where the complainant’s mark remains clearly recognizable. The gTLDs are also disregarded under the first element confusing similarity test. ([WIPO Overview 3.0](#), sections 1.8, 1.11).

Here, the BELFIUS mark is recognizable within both disputed domain names.

Accordingly, the Panel finds that the disputed domain names are confusingly similar to the Complainant's registered trademark. The first element of paragraph 4(a) of the Policy is satisfied.

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

Under the Policy, paragraph 4(c), a respondent may demonstrate rights or legitimate interests in a domain name through, for example, evidence of use in connection with a bona fide offering of goods or services, or by being commonly known by the domain name.

However, once a complainant makes a prima facie case that no such rights or legitimate interests exist, the burden of production shifts to the respondent ([WIPO Overview 3.0](#), section 2.1).

The Complainant has made a prima facie showing that the Respondent is not affiliated with the Complainant, has never been authorized to use its BELFIUS mark, and is not commonly known by the name "belfius-id".

Furthermore, there is no evidence of any legitimate business being conducted via the disputed domain names, which do not resolve to any active websites. The Respondent has not come forward with any explanation or evidence of rights or legitimate interests, despite being given the opportunity to respond to the Complaint.

On the contrary, the record indicates that the Respondent registered the disputed domain names in May 2025, more than ten years after the Complainant secured trademark rights in BELFIUS. The use of a well-known banking brand combined with descriptive financial and identification related terms strongly suggests an intent to impersonate or otherwise mislead Internet users.

UDRP panels have consistently held that where a domain name consists of a trademark plus an additional term, such composition cannot constitute fair use if it effectively impersonates or suggests sponsorship or endorsement by the trademark owner. [WIPO Overview 3.0](#), section 2.5.1.

The Panel therefore concludes that the Respondent has no rights or legitimate interests in respect of the disputed domain names. The second element of paragraph 4(a) of the Policy is satisfied.

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

To satisfy the third element under the Policy, the Complainant must demonstrate that the disputed domain names were both registered and are being used in bad faith (Policy, paragraph 4(a)(iii)).

The evidence clearly establishes that the Respondent was aware of the Complainant and its rights in the BELFIUS mark at the time of registration. The BELFIUS trademark has been registered since 2012 and is well known in Belgium and internationally in connection with banking and financial services. The disputed domain names were registered in May 2025, more than a decade after the Complainant's rights had been established.

The disputed domain names are deceptive variations of the Complainant's trademark, combining it with the descriptive element "id" and financial-related gTLDs (".help" and ".finance"). These additions strongly suggest an intent to create a false impression of association with the Complainant's secure banking and identification services.

Panels have consistently held that the registration of domain names incorporating a well-known financial brand with terms suggestive of authentication or financial services evidence bad faith targeting ([WIPO Overview 3.0](#), sections 3.1.4 and 3.2.1).

Although the disputed domain names do not resolve to an active website, passive holding in these circumstances does not prevent a finding of bad faith. Given the notoriety of the BELFIUS mark, the absence of any plausible good faith use, the Respondent's use of incomplete and inaccurate Whois details,

and the concealment of its identity, the Panel finds that the disputed domain names were registered and are being used in bad faith. (*Telstra Corporation Limited v. Nuclear Marshmallows*, WIPO Case No. [D2000-0003](#); and [WIPO Overview 3.0](#), section 3.3).

The Respondent's failure to respond to the Complaint or to provide any evidence of good faith further reinforces this inference (*Veuve Clicquot Ponsardin v. The Polygenix Group Co.*, WIPO Case No. [D2000-0163](#)).

Accordingly, the Panel finds that the disputed domain names were registered and are being used in bad faith. The third element of paragraph 4(a) of the Policy is satisfied.

## **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 names <belfius-id.finance> and <belfius-id.help> be transferred to the Complainant.

*/Erica Aoki/*

**Erica Aoki**

Sole Panelist

Date: August 27, 2025