

ADMINISTRATIVE PANEL DECISION

Belfius Bank SA / Belfius Bank NV v. Gourichon Kyllian
Case No. D2025-2903

1. The Parties

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

The Respondent is Gourichon Kyllian, France.

2. The Domain Name and Registrar

The disputed domain name <belfiusbanks.pro> is registered with NameCheap, Inc. (the “Registrar”).

3. Procedural History

The Complaint was filed with the WIPO Arbitration and Mediation Center (the “Center”) on July 22, 2025. On July 22, 2025, the Center transmitted by email to the Registrar a request for registrar verification in connection with the disputed domain name. On July 23, 2025, 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 (Registry Domain ID: ccf8e07ffffef4fcaa1825a3daef1f50a-DONUTS) and contact information in the Complaint. The Center sent an email communication to the Complainant on July 23, 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 28, 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 29, 2025. In accordance with the Rules, paragraph 5, the due date for Response was August 18, 2025. The Respondent did not submit any response. Accordingly, the Center notified the Respondent’s default August 19, 2025.

The Center appointed Francisco Castillo-Chacón as the sole panelist in this matter on August 25, 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 Belfius Bank SA has more than 5.000 employees and operates over 650 agencies. The Complainant has 100% government shareholdership. The Complainant is a renowned Belgian bank and financial services provider. The activities of the Complainant are focused on the Belgian territory. The trademark BELFIUS is also known outside Belgium as the Complainant sponsors several national sports teams and sports events.

The Complainant's group is the owner of numerous trademarks incorporating "BELFIUS" as shown in the evidence submitted before this Panel. The trademark is a fanciful word which has no meaning, it is a word composed of "Bel" as in Belgium, "fi" as in finance and the English word "us". The Complainant is the registrant to the domain name <belfius.be> that resolves to its official website where it offers banking and insurance services. The Complainant also owns the domain <belfius.com>, which redirects to a website intended for institutional partners and journalists, as well as many other domain names that incorporate the word "BELFIUS" and redirect to its official website.

The Complainant is also the owner of the domain name <belfius.pro>. The Complainant became aware of the disputed domain name recently, the disputed domain name was registered by the Respondent on July 10, 2025, well after the Complainant had acquired rights over the trademark BELFIUS, the disputed domain name does not resolve to an active webpage. The disputed domain name wholly incorporates the Complainant's BELFIUS trademark with the addition of the term "banks". The Complainant further states that its legal name is Belfius Bank SA and is active in the banking industry. The Respondent was contacted to obtain the transfer of the disputed domain name to no avail.

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.

Notably, the Complainant contends that the mark BELFIUS is well known in its industry. The Complainant further contends that the trademark has a long and extensive use, and that it is a key player in its industry.

In addition, the Complainant asserts that the Respondent has no rights or legitimate interests in the disputed domain name since the Complainant has no relationship with the Respondent and the latter is not commonly known by the disputed domain name. The Respondent certainly had knowledge of the internationally famous BELFIUS mark and Complainant's business activities when the disputed domain name was registered given the distinctiveness and international reputation of the BELFIUS mark. This is evidenced by the Respondent's addition on the term "banks" and the fact that BELFIUS has no meaning in any language. The Respondent is not using the disputed domain name in connection with a bona fide offering of goods or services, nor making any legitimate noncommercial or fair use of it.

The Complainant states that the disputed domain name was registered and used in bad faith given that: (a) the Respondent knows or should have known of the Complainant's BELFIUS mark; and (b) the Respondent seems to have done nothing lawful with the website to which the disputed domain name resolves. The passive holding or non-use of a domain name is in the present case supporting the finding of bad faith.

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 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 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.

Although the addition of other term "banks" may bear on assessment of the second and third elements, the Panel finds the addition of such term does not prevent a finding of confusing similarity between the disputed domain name and the mark for the purposes of the Policy. [WIPO Overview 3.0](#), section 1.8.

The Panel concurs with previous panels, considering that the applicable generic Top-Level-Domain ("gTLD") in a domain name is viewed as a standard registration requirement and as such it shall be disregarded for the purpose of determining whether a domain name is identical or confusingly similar to a trademark. As in previous cases the relevant comparison is to be made with the second-level portion of the domain names only, i.e. "belfiusbanks". The disputed domain name is composed of the trademark BELFIUS with the term "banks". As previous panels have ruled, the incorporation of a trademark in its entirety may be sufficient to establish that a domain name is identical or confusingly similar to the Complainant's registered mark.

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.

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.

In this regard, it is a long-standing precedent that the passive holding, or non-use of domain names is, in appropriate circumstances, evidence of a lack of rights or legitimate interests in the domain names. In the present case, the Respondent has not provided any evidence to prove any rights or legitimate interests in the disputed domain name, it should therefore be concluded that the Respondent has no rights or legitimate interests in respect of the disputed domain name.

The Panel finds the second element of the Policy has been established.

C. Registered and Used in Bad Faith

The Panel notes that, for the purposes of paragraph 4(a)(iii) of the Policy, paragraph 4(b) of the Policy establishes circumstances, in particular, but without limitation, that, if found by the Panel to be present, shall be evidence of the registration and use of a domain name in bad faith.

- (i) circumstances indicating that the Respondent has registered or has acquired the disputed domain name primarily for the purpose of selling, renting, or otherwise transferring the disputed domain name registration to the Complainant who is the owner of the trademark or service mark or to a competitor of the Complainant, for valuable consideration in excess of its documented out-of-pocket costs directly related to the disputed domain name; or
- (ii) the Respondent has registered the disputed domain name in order to prevent the owner of the trademark or service mark from reflecting the mark in a corresponding disputed domain name, provided that the Respondent has engaged in a pattern of such conduct; or
- (iii) the Respondent has registered the disputed domain name primarily for the purpose of disrupting the business of a competitor; or
- (iv) by using the disputed domain name, the Respondent has intentionally attempted to attract, for commercial gain, Internet users to its website or other online location, by creating a likelihood of confusion with the Complainant's mark as to the source, sponsorship, affiliation, or endorsement of the Respondent's website or location or of a product or service on the Respondent's website or location.

The Panel finds that it is likely that the Respondent was aware of the Complainant and its reputation in the BELFIUS mark at the time the disputed domain name was registered.

The word "belfius" is a coined word that has no meaning other than by reference to the Complainant. Furthermore, the addition of the term "banks", and the fact that the Complainant offers banking services clearly indicate that the Respondent was aware of the Complainant at the time the disputed domain name was registered. The registration of the disputed domain name in awareness of the Complainant's BELFIUS mark and in the absence of rights or legitimate interests amounts to registration in bad faith.

The disputed domain name has been registered and is being used in bad faith.

Panels have found that the non-use of a domain name including a blank page would not prevent a finding of bad faith under the doctrine of passive holding. [WIPO Overview 3.0](#), section 3.3. Having reviewed the available record, the Panel notes the distinctiveness or reputation of the Complainant's trademark, and the composition of the disputed domain name, and finds that in the circumstances of this case the passive holding of the disputed domain name does not prevent a finding of bad faith under the Policy.

The Panel finds that the Complainant has established the third element of the Policy.

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 <belfiusbanks.pro> be transferred to the Complainant.

/Francisco Castillo-Chacón/

Francisco Castillo-Chacón

Sole Panelist

Date: September 8, 2025