

ADMINISTRATIVE PANEL DECISION

Belfius Bank SA / Belfius Bank NV v. Name Redacted
Case No. D2025-5415

1. The Parties

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

The Respondent is Name Redacted¹.

2. The Domain Name and Registrar

The disputed domain name <pro-belfius.com> is registered with Hosting Concepts B.V. d/b/a Registrar.eu. (the "Registrar").

3. Procedural History

The Complaint was filed with the WIPO Arbitration and Mediation Center (the "Center") on December 29, 2025. On December 29, 2025, the Center transmitted by email to the Registrar a request for registrar verification in connection with the disputed domain name. On December 30, 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 (The RDAP server redacted the value, REDACTED FOR PRIVACY) and contact information in the Complaint. The Center sent an email communication to the Complainant on December 30, 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 December 30, 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").

¹ The underlying registrant of the disputed domain name appears to have used the name and contact details of a third party when registering the disputed domain name. In light of the potential identity theft, the Panel has redacted the name of this registrant from this Decision. However, the Panel has attached as Annex 1 to this Decision an instruction to the concerned Registrar regarding transfer of the disputed domain name, which includes the name provided as the registrant of the disputed domain name. The Panel has authorized the Center to transmit Annex 1 to the concerned Registrar as part of the order in these proceedings, and has indicated that Annex 1 to this Decision shall not be published due to the exceptional circumstances of this case. See *Banco Bradesco S.A. v. FAST-12785241 Attn. Bradescourgente.net / Name Redacted*, WIPO Case No. [D2009-1788](#).

In accordance with the Rules, paragraphs 2 and 4, the Center formally notified the Respondent of the Complaint, and the proceedings commenced on January 6, 2026. In accordance with the Rules, paragraph 5, the due date for Response was January 26, 2026. The Center received an email communication from a third party email address on January 19, 2026, claiming that its name and address were used, without its knowledge or consent, for the registration of the disputed domain name. The Center notified the Parties of the commencement of panel appointment process on January 27, 2026.

The Center appointed Andrew Brown K.C. as the sole panelist in this matter on January 30, 2026. 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 banks and financial service providers. It is headquartered in Belgium and is 100 percent owned by the Belgian government. It has over 5,000 employees and a network of over 650 agencies.

The Complainant owns trademark registrations for the trademark BELFIUS ("BELFIUS Trademark").

Mark	Registration Number	Classes	Territory	Date of Registration
BELFIUS	010581205	9, 16, 35, 36, 41, and 45	European Union	May 24, 2012
BELFIUS	914650	9, 16, 35, 36, 41, and 45	Benelux	May 10, 2012
BELFIUS (figurative)	915963	9, 16, 35, 36, 41, and 45	Benelux	June 11, 2012

The Complainant owns the domain names <belfius.be> and <belfius.com> among its more than 200 domain names which incorporate the BELFIUS Trademark.

The disputed domain name was registered on October 28, 2025, and had resolved to an inactive website.

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 it has trademark rights to the BELFIUS Trademark in respect of its banking and financial services. It claims that the BELFIUS Trademark has been registered since 2012. BELFIUS is an invented word comprising "Bel" as in Belgium, "Fi" as in finance, and the English word "us". The Complainant's activities under the BELFIUS Trademark are focused on the Belgium territory but its BELFIUS Trademark is promoted outside Belgium as a result of the Complainant's sponsorship of several Belgian national sports teams and sporting events.

The Complainant contends that the disputed domain name completely incorporates its BELFIUS Trademark. It further contends that previous panels have found that where a disputed domain name incorporates the entirety of a trademark or at least its dominant feature, the disputed domain name will be considered confusingly similar.

The Complainant contends that the Respondent has no rights or legitimate interests in respect of the disputed domain name. In this regard, the Complainant states that:

- (a) it has no association with the Respondent;
- (b) it has not licensed, approved, or in any way consented to the Respondent's registration and use of the BELFIUS Trademark;
- (c) the Respondent has no trademark rights to the BELFIUS Trademark and does not seem to carry out any activities; and
- (d) the Respondent is not making any legitimate noncommercial or fair use of the disputed domain name – indeed it is not making any use of the disputed domain name.

Accordingly, the Complainant says there is no legitimate interest or reason why the Respondent would incorporate the BELFIUS Trademark in the disputed domain name.

The Complainant claims that the disputed domain name has been registered in bad faith. It states that if the Respondent had conducted any good faith searches before registering the disputed domain name, it would have readily found reference to the Complainant and have appreciated the likelihood of confusion with the Complainant and its business activities.

The Complainant notes that the Respondent has made no use of the disputed domain name. It relies on the doctrine of passive holding of a domain name in relation to the necessary element of use of the disputed domain name in bad faith. In support of this, the Complainant also relies on the Respondent's provision of false contact details and its inability to be traced.

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 Panel further finds that the Complainant's BELFIUS Trademark is clearly recognizable within the disputed domain name. This invented trademark has been incorporated in its entirety in the disputed domain name. Previous panels have found that this is sufficient to establish that a disputed domain name is confusingly similar to the Complainant's registered trademark. (See *Britannia Building Society v. Britannia Fraud Prevention*, WIPO Case No. [D2001-0505](#).)

Although the addition of other terms, here, "pro", followed by a hyphen, 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 BELFIUS Trademark for the purposes of the Policy. [WIPO Overview 3.0](#), section 1.8.

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.

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.

In the present case, the Panel finds that the disputed domain name has been registered in bad faith for the following reasons:

- (a) the Complainant has clearly demonstrated its rights to the BELFIUS Trademark and that its trademark was known and had a reputation prior to the registration of the disputed domain name. The Complainant’s trademark registrations pre-date the registration of the disputed domain name by some 13 years;
- (b) the Panel finds that the Respondent most likely knew of the Complainant’s BELFIUS Trademark. This is an invented mark so there can be no basis for any claim to descriptive use. Further, the composition of the disputed domain name (the trademark BELFIUS and the term “pro”) suggests that the reference to the Complainant’s BELFIUS Trademark was intended;
- (c) any good faith search on the Internet before registration of the disputed domain name would have revealed to the Respondent the Complainant’s trademark rights in and existing use of its BELFIUS Trademark.

The Panel is also satisfied that, by application of the well-established passive holding doctrine, the Respondent has used the disputed domain name in bad faith.

Previous panels, having looked at the totality of the circumstances in each case have considered the following factors to be relevant in applying the passive holding doctrine ([WIPO Overview 3.0](#), section 3.3):

- (a) the degree of distinctiveness or reputation of the complainant’s mark. In this case, the Panel is satisfied that the Complainant’s invented BELFIUS Trademark is distinctive and well recognized;
- (b) the failure of the respondent to submit a response or to provide any evidence of actual or contemplative good faith use. In this case, the Respondent failed to submit a response;
- (c) the respondent’s concealing of its identity or use of false contact details (noted to be in breach of its registration agreement). In this case, the registrant has disguised its identity and has used the name and contact details of the Respondent. and
- (d) the implausibility of any good faith use to which the domain name may be put.

Applying all these considerations, the Panel is satisfied that the doctrine of passive holding applies in this case and that this supports a finding of bad faith use of the disputed domain name.

The Panel therefore 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 <pro-belfius.com> be transferred to the Complainant.

/Andrew Brown K.C./

Andrew Brown K.C.

Sole Panelist

Date: February 13, 2026