

ADMINISTRATIVE PANEL DECISION

Sicredi Participações S.A. v. Marko Zukreberg
Case No. D2025-1853

1. The Parties

The Complainant is Sicredi Participações S.A., Brazil, represented by Silveiro Advogados, Brazil.

The Respondent is Marko Zukreberg, Canada.

2. The Domain Name and Registrar

The disputed domain name <sicredi-resgate.net> is registered with Sav.com, LLC (the “Registrar”).

3. Procedural History

The Complaint was filed with the WIPO Arbitration and Mediation Center (the “Center”) on May 8, 2025. On May 9, 2025, the Center transmitted by email to the Registrar a request for registrar verification in connection with the disputed domain name. On May 9, 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 (SAV.COM, LLC) and contact information in the Complaint. The Center sent an email communication to the Complainant on May 14, 2025, providing the registrant and contact information disclosed by the Registrar, and inviting the Complainant to submit an amendment to the Complaint.

The Center verified that the 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 June 2, 2025. In accordance with the Rules, paragraph 5, the due date for Response was June 22, 2025. The Respondent did not submit any response. Accordingly, the Center notified the Respondent’s default on June 24, 2025.

The Center appointed Masato Dogauchi as the sole panelist in this matter on July 4, 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 a cooperative financial institution in Brazil, with over 9 million members across the country and BRL 397.4 billion in assets. Since 1902, the Complainant has been consolidating its presence as a financial institution. Currently, the Complainant is recognized not only for its broad portfolio of cooperative financial services, but also for offering customized solutions for individuals, companies and the entire cooperative ecosystem.

The Complainant has registered its SICREDI trademark such as:

- Brazilian Registration for SICREDI No 814022499, registered on August 29, 1989;
- Brazilian Registration for SICREDI No 823823121, registered on May 15, 2007;
- Brazilian Registration for SICREDI No 823823130, registered on May 15, 2007.

The Complainant also owns several domain names bearing the SICREDI trademark, including its official domain name <sicredi.com.br>, registered on September 1, 1999.

The disputed domain name <sicredi-resgate.net> was registered on January 10, 2025, and resolves 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.

B. Respondent

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

6. Discussion and Findings

In accordance with the Rules, paragraph 15(a), a panel shall decide a case on the basis of the statements and documents submitted and in accordance with the Policy, the Rules and any rules and principles of law that it deems applicable. Since the Respondent has not made any substantive arguments in this case, the following decision is rendered on the basis of the Complainant's contentions and other evidence submitted by the Complainant.

In accordance with the Policy, paragraph 4(a), in order to qualify for a remedy, the Complainant must prove each of the following:

- (i) The disputed domain name is identical or confusingly similar to a trademark or service mark in which the Complainant has rights;
- (ii) The Respondent has no rights or legitimate interests in respect of the disputed domain name; and
- (iii) The disputed domain name has been registered and is 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 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 for the purposes of the Policy. [WIPO Overview 3.0](#), section 1.2.1.

The disputed domain name includes the Complainant's SICREDI trademark as a whole. Such fact supports a finding that the disputed domain name is confusingly similar to the Complainant's SICREDI trademark. The additional term "resgate" does not prevent the finding of confusing similarity. [WIPO Overview 3.0](#), sections 1.7 and 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.

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 clear attempt to impersonate the Complainant in the composition of the disputed domain name for the Respondent's own benefit, as well as the Respondent's absence from the proceeding, leads the conclusion that the Complainant satisfies the second element. [WIPO Overview 3.0](#), section 2.1.

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, in consideration of the fact that the Complainant has been doing business in financial sector in Brazil since 1904, that the disputed domain name includes the very unique term "sicredi" which was created by the Complainant from the Portuguese words "SISTEMA COOPERATIVO DE CRÉDITO" ("cooperative credit system", in a direct translation to English), and that the additional term to the SICREDI trademark is "resgate" which means in Portuguese "withdrawals" or "redemptions," it is highly unlikely that the Respondent could have been unaware of the Complainant's SICREDI trademark at the time of registration of the disputed domain name on January 10, 2025. Therefore, it is found that the Respondent registered the disputed domain name in bad faith.

With regard to the requirement that the disputed domain name is being used in bad faith, non-use of a domain name, as in this case, does not prevent a finding of bad faith under the doctrine of passive holding. [WIPO Overview 3.0](#), section 3.3. Accordingly, in the circumstances of this case the Panel finds that the inherently misleading disputed domain name is being used in bad faith.

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 <sicredi-resgate.net> be transferred to the Complainant.

/Masato Dogauchi/

Masato Dogauchi

Sole Panelist

Date: July 9, 2025