

ADMINISTRATIVE PANEL DECISION

Belfius Bank SA / Belfius Bank NV v. web master, Expired domain caught by auction winner.***Maybe for sale on Dynadot Marketplace***

Case No. D2025-2429

1. The Parties

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

The Respondent is web master, Expired domain caught by auction winner.***Maybe for sale on Dynadot Marketplace***, China.

2. The Domain Name and Registrar

The disputed domain name <belfiusprivatebank.com> is registered with Dynadot Inc (the “Registrar”).

3. Procedural History

The Complaint was filed with the WIPO Arbitration and Mediation Center (the “Center”) on June 19, 2025. On June 19, 2025, the Center transmitted by email to the Registrar a request for registrar verification in connection with the disputed domain name. On June 20, 2025, the Registrar transmitted by email to the Center its verification response confirming that the Respondent is listed as the registrant and providing the contact details. The Center sent an email communication to the Complainant on June 20, 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 June 20, 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 June 25, 2025. In accordance with the Rules, paragraph 5, the due date for Response was July 15, 2025. The Respondent did not submit any response. Accordingly, the Center notified the Respondent’s default on July 17, 2025.

The Center appointed Nayiri Boghossian as the sole panelist in this matter on July 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 a Belgian bank and financial services provider. The Complainant owns many registrations for the trademark BELFIUS such as:

- European Union trademark registration no. 010581205, registered on May 24, 2012; and
- Benelux trademark registration no. 914650 registered on May 10, 2012.

The disputed domain name was registered on August 7, 2024 and is offered for sale for the amount of USD 2,850.

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 disputed domain name is confusingly similar to the Complainant's trademark. The Complainant is the owner of the trademark BELFIUS. The disputed domain name incorporates the Complainant's trademark, which is well-known. The disputed domain name refers to the services of the Complainant, which is private banking. The generic Top-Level-Domain (gTLD) ".com" should be disregarded.

The Respondent has no rights or legitimate interests in the disputed domain name. The Respondent is not associated with the Complainant and the latter has not authorized the use of its trademark by the Respondent in any form. The Respondent has no rights in the trademark BELFIUS and carries no activities. There is no active use of the disputed domain name or preparation for its use.

The disputed domain name was registered and is being used in bad faith. The Complainant's trademark is registered since 2012 while the disputed domain name is registered in 2024. The Respondent must have known of the Complainant's trademark. The Complainant is widely present on the Internet and if the Respondent had conducted a good faith search, he would have come across the Complainant's trademark. A further indication of knowledge is the use of the terms "private bank", which refers to the Complainant's activity. At the time of filing the Complainant, the Respondent did not use nor had the intention to use the disputed domain name. Passive holding can amount to bad faith under certain circumstances. Further, the Respondent has provided fake contact details and did not respond to the cease-and-desist letter.

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 terms here, "private" and "bank" may bear on assessment of the second and third elements, the Panel finds the addition of such terms 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 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.

While the resale of domain names consisting of acronyms, dictionary words, or common phrases can be bona fide and is not per se illegitimate under the UDRP, here the Panel notes that the disputed domain name is identical to the Complainant's distinctive trademark, was registered more than a decade after the registration of the trademark, and is offered for sale at a price likely exceeding the Respondent's out-of-pocket expenses, absent evidence to the contrary.

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 notes that the Respondent must have been aware of the Complainant's trademark as the disputed domain name includes the terms "private banking", which refers to the activities of the Complainant and the Complainant's trademark was registered more than 10 years before the registration of the disputed domain name.

Paragraph 4(b) of the Policy sets out a list of non-exhaustive circumstances that may indicate that a domain name was registered and used in bad faith, but other circumstances may be relevant in assessing whether a respondent's registration and use of a domain name is in bad faith. [WIPO Overview 3.0](#), section 3.2.1.

The Panel finds applicable the circumstances set out in UDRP paragraph 4(b)(i), namely that "The respondent has registered or acquired the domain name primarily for the purpose of selling, renting, or otherwise transferring the domain name to the complainant who is the owner of the trademark or service mark or to a competitor of that complainant, for valuable consideration in excess of the respondent's documented out-of-pocket costs directly related to the domain name".

This conclusion is drawn from the fact that the Respondent registered the disputed domain name a decade after the Complainant's registration of the trademark and has offered it for sale for a price likely exceeding the Respondent's out-of-pocket expenses, absent evidence from the Respondent to the contrary.

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 <belfiusprivatebank.com> be transferred to the Complainant.

/Nayiri Boghossian/

Nayiri Boghossian

Sole Panelist

Date: July 28, 2025