

ADMINISTRATIVE PANEL DECISION

Belfius Bank SA / Belfius Bank NV v. Francis Luna, DomainsFrancis and NalaCloud

Case No. D2025-2730

1. The Parties

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

The Respondents are Francis Luna, DomainsFrancis, United States of America (“United States”) and NalaCloud, United States.

2. The Domain Names and Registrar

The disputed domain names <belfius-contactgegevens.com> and <belfius-klantgegevens.com> are registered with Nicenic International Group Co., Limited (the “Registrar”).

3. Procedural History

The Complaint was filed with the WIPO Arbitration and Mediation Center (the “Center”) on July 11, 2025. On July 11, 2025, the Center transmitted by email to the Registrar a request for registrar verification in connection with the disputed domain names. On July 12, 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 (REDACTED FOR PRIVACY) and contact information in the Complaint.

The Center sent an email communication to the Complainant on July 14, 2025 with the registrant and contact information of nominally multiple underlying registrants revealed by the Registrar, requesting the Complainant to either file a separate complaint for the disputed domain name associated with a different underlying registrant or alternatively, demonstrate that the underlying registrants are in fact the same entity and/or that both domain names are under common control. 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 Respondents of the Complaint, and the proceedings commenced on July 25, 2025. In accordance with the Rules, paragraph 5, the due date for Response was August 14, 2025. The Respondents did not submit any response. Accordingly, the Center notified the Respondents’ default on August 15, 2025.

The Center appointed Tommaso La Scala as the sole panelist in this matter on August 20, 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 renowned Belgian bank and financial services provider with a solid reputation in Belgium and beyond, with more than 5,000 employees and over 650 agencies.

The Complainant is the owner of several trademarks, including:

- European Union Trademark registration No. 010581205 BELFIUS, filed on January 23, 2012 and registered on May 24, 2012;
- Benelux registration No. 914650 BELFIUS, filed on January 23, 2012 and registered on May 10, 2012;
- Benelux registrations Nos. 915963 and 915962 BELFIUS (figurative), filed on March 2, 2012 and registered on June 11, 2012.

The Complainant is also owner of several domain names including the trademark BELFIUS, such as the domain name <belfius.com>, registered in 2012.

The disputed domain names were both registered on May 14, 2025 and they do not resolve to active webpages.

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 names.

The Complainant affirms that the disputed domain names are confusingly similar to the Complainant’s BELFIUS trademark, as they entirely reproduce it, with the mere addition of the terms “*contactgegevens*” and “*klantgegevens*”.

The Complainant submits that the Respondents are neither licensees of the Complainant nor are they affiliated with the Complainant in any way. The Complainant says that it has not authorised the Respondents to make any use of its BELFIUS trademark. The Complainant says that there is no evidence to suggest that the Respondents are commonly known by the disputed domain names, as intended under paragraph 4(c)(ii) of the Policy.

Lastly, the Complainant asserts that the Respondents registered and used the disputed domain names in bad faith, as they are passively held and the Respondents had or should have had knowledge of the Complainant's trademark and business at the time of their registration, given the popularity of the BELFIUS trademark.

B. Respondents

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

6. Discussion and Findings

Consolidation: Multiple Respondents

The amended Complaint was filed in relation to nominally different domain name registrants. The Complainant alleges that the domain name registrants are the same entity, or under common control. The Complainant requests the consolidation of the disputes against the multiple disputed domain name registrants pursuant to paragraph 10(e) of the Rules.

The disputed domain name registrants did not comment on the Complainant's request.

Paragraph 3(c) of the Rules states that a complaint may relate to more than one domain name, provided that the domain names are registered by the same domain name holder.

In addressing the Complainant's request, the Panel will consider whether (i) the disputed domain names or corresponding websites are subject to common control; and (ii) the consolidation would be fair and equitable to all Parties. See WIPO Overview of WIPO Panel Views on Selected UDRP Questions, Third Edition ("[WIPO Overview 3.0](#)"), section 4.11.2.

As regards common control, the Panel notes that the disputed domain names were registered on the very same day, with the same Registrar, using the same privacy protection service for the Respondents data and email addresses with the same extension.

Neither Respondent has opposed the Complainant's request for consolidation.

Noting also the similar composition of both disputed domain names, the Panel considers that the disputed domain names are likely to be owned by the same Respondent and are subject to common control. As regards fairness and equity, the Panel sees no reason why consolidation of the disputes would be unfair or inequitable to any Party.

Accordingly, the Panel decides to consolidate the disputes regarding the nominally different disputed domain name registrants (referred to below as "the Respondent") in a single proceeding.

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 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 BELFIUS trademark is reproduced within the disputed domain names. Accordingly, the disputed domain names are 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, “contactgegevens” and “klantgegevens”) 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 names 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 names. 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 names such as those enumerated in the Policy or otherwise.

The Panel further notes that disputed domain names are passively held; it also notes that the disputed domain names contain the Complainant’s mark and the terms “contactgegevens” (translated into English as “contact details”) and “klantgegevens” (translated into English as “customer data”); given the risk of implied affiliation represented by the composition of the disputed domain names, they are likely to mislead Internet users expecting to find the Complainant or an associated login page.

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 Respondent had the BELFIUS trademark in mind while registering the disputed domain names, as they exactly reproduce it, with the addition of other terms related to the Complainant’s business.

Moreover, the Respondent has not offered an explanation for registering two disputed domain names incorporating the BELFIUS trademark (not even after a cease and desist letter sent by the Complainant). Therefore, the Panel finds the passive holding of the disputed domain names does not prevent a finding bad faith.

For the above reasons, based on the available record, the Panel finds that the third element of the Policy has been established.

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-contactgegevens.com> and <belfius-klantgegevens.com> be transferred to the Complainant.

/Tommaso La Scala/

Tommaso La Scala

Sole Panelist

Date: September 3, 2025