

ADMINISTRATIVE PANEL DECISION

Maybank Associates Limited v. Reshu Verma
Case No. D2025-3535

1. The Parties

The Complainant is Maybank Associates Limited, United Kingdom, internally represented, United Kingdom.

The Respondent is Reshu Verma, India.

2. The Domain Name and Registrar

The disputed domain name <maybankassociates.com> is registered with GoDaddy.com, LLC (the “Registrar”).

3. Procedural History

The Complaint was filed with the WIPO Arbitration and Mediation Center (the “Center”) on September 1, 2025. On September 2, 2025, the Center transmitted by email to the Registrar a request for registrar verification in connection with the disputed domain name. On September 2, 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 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 September 10, 2025. In accordance with the Rules, paragraph 5, the due date for Response was September 30, 2025. The Respondent did not submit any response. Accordingly, the Center notified the Respondent’s default on October 1, 2025.

The Center appointed John Swinson as the sole panelist in this matter on October 6, 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 company in England that provides interior decoration, specialist finishes and refurbishment services. The Complainant was founded in 1862. Robert Maybank, the current managing director, is the sixth generation of the Maybank family in the business.¹

The disputed domain name was registered on October 26, 2010.

The Respondent did not file a Response. According to the Registrar's records, the Respondent has an address in Mumbai, India. According to the Complainant, the Respondent also has an address in London, United Kingdom.

The Complainant engaged the Respondent as a temporary contractor primarily to assist with website design. According to the Complainant, the Respondent transferred the disputed domain name into the Respondent's name, and added a message to the Complainant's website at the disputed domain name as follows:

"It is with great regret we need to announce that Maybank Associates has still not paid our dues after as long as almost an year overdue. They have not only worked in bad faith but have resorted to threats & false allegations. They have now compelled us to take this route after endless conversations, committing to pay many times and eventually not keeping their word over & over again. ... And WE WILL NOT LET SUCH BULLIES WIN!"

The Parties have exchanged electronic messages regarding the dispute between them. The Respondent is demanding payment from the Complainant. It appears that the Complainant has paid the Respondent around GBP 40,000, but more is requested by the Respondent. The Respondent has stated: "Why would I have any interest in keeping your domain? Of course it's going to be yours." The Respondent has also stated: "Both the websites and Instagram will be returned as they were once I have the payments. These are not deleted. We have the backup."

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.

In summary, the Complainant makes the following submissions.

While the mark "Maybank Associates" has not been registered as a trademark, the Complainant has acquired unregistered or common law trademark rights in this mark through longstanding and continuous use in commerce in connection with interior decoration, specialist finished and refurbishments services. This mark has been in continuous use for many years, and is integral to the Complainant's identity and reputation, underpinning how the Complainant is recognized both in the market and by clients. It is consistently used across all aspects of the Complainant's business.

The distinctiveness of the mark is supported by the longevity of the Complainant's business, visible through press mentions, online presence, visibility in the marketplace, and its continuous use in marketing and professional materials.

¹The Panel notes its general powers articulated inter alia in paragraphs 10 and 12 of the Rules and has visited the Complainant's website, which is publicly available. The Panel considers this process of verification useful in assessing the case merits and reaching a decision. See WIPO Overview of WIPO Panel Views on Selected UDRP Questions, Third Edition ("[WIPO Overview 3.0](#)"), section 4.8.

At no point was the Respondent granted ownership, transfer authority or any legitimate claim over the disputed domain name. The Respondent was engaged by the Complainant solely as a temporary contractor primarily to assist with website design. Despite this, the Respondent unlawfully transferred the disputed domain name into her own name, constituting an improper attempt to seize control over property that rightfully belongs to the Complainant. The Respondent's actions and misconduct demonstrate a clear lack of legitimate interest in the disputed domain name.

In electronic communications, the Respondent acknowledged and admitted that she has no independent interest in the disputed domain name. Nevertheless, the Respondent retained control and used it to publish defamatory website content and improper linking designed to harm the Complainant's business reputation.

The Respondent's concealment is also further evidenced by the Complainant's technical review of the live site, confirming the Respondent's concealment and continued misuse of the disputed domain name. A review of the live site at the disputed domain name identified residual code embedded in the footer which references the Respondent's company name. While this code is not visible to ordinary visitors, its presence demonstrates that the Respondent inserted her details into the Complainant's website environment and later attempted to obscure her involvement. As the Complainant's IT team have observed, she has done well to cover her tracks, but the hidden attribution nonetheless confirms her continued improper connection to the disputed domain name.

The Respondent has posted false, abusive and defamatory content on the website linked to the disputed domain name. The Respondent's conduct is clearly intended to damage the Complainant's reputation and goodwill. It is not a matter of merely retaining control of the disputed domain name; it represents an active and deliberate attempt by the Respondent to tarnish the Complainant's name, which has operated with a respected reputation since 1862.

B. Respondent

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

6. Discussion and Findings

To succeed, the Complainant must demonstrate that all of the elements enumerated in paragraph 4(a) of the Policy have been satisfied, namely:

- (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.

The onus of proving these elements is on the Complainant.

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 does not assert registered trademark rights.

The Complainant provided evidence of its longstanding use of the unregistered trademark MAYBANK ASSOCIATES, including press coverage, social media and online presence, brochures, customer lists and the like.

The Panel finds the Complainant has established unregistered trademark or service mark rights for the purposes of the Policy. [WIPO Overview 3.0](#), section 1.3.

The entirety of the mark is reproduced within the disputed domain name. Accordingly, the disputed domain name is identical to the mark for the purposes of the Policy. [WIPO Overview 3.0](#), section 1.7.

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.

Panels have held that the use of a domain name for illegitimate activity (here, claimed extortion) can never confer rights or legitimate interests on a respondent. [WIPO Overview 3.0](#), section 2.13.1.

The messages from the Respondent to the Complainant acknowledge that the Respondent does not have rights or legitimate interests in 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.

Generally speaking, a finding that a domain name has been registered and is being used in bad faith requires an inference to be drawn that the respondent in question has registered and is using the disputed domain name to take advantage of its significance as a trademark (usually) owned by the complainant.

In the present case, the Panel finds that although the disputed domain name was originally registered by the Complainant, the Respondent, a contractor to the Complainant, somehow improperly took control of the disputed domain name and modified the Complainant’s website to display a message that is harmful to the

Complainant's business and reputation, which demonstrates bad faith registration and use. The Respondent appears to be doing this to gain leverage in dispute with the Complainant.

Panels have held that the use of a domain name for illegitimate activity (here, claimed extortion and to gain leverage in a dispute) constitutes bad faith. [WIPO Overview 3.0](#), section 3.4. Having reviewed the record, the Panel finds the Respondent's registration and use of the disputed domain name constitutes bad faith under the Policy.

The Respondent is using her control of the disputed domain name to improperly disrupt the Complainant's business. The Respondent's conduct is clear bad faith conduct.

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 <maybankassociates.com> be transferred to the Complainant.

/John Swinson/

John Swinson

Sole Panelist

Date: October 16, 2025