

ADMINISTRATIVE PANEL DECISION

Belfius Bank SA / Belfius Bank NV v. Moussa Kartaji
Case No. D2025-4354

1. The Parties

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

The Respondent is Moussa Kartaji, Morocco.

2. The Domain Name and Registrar

The disputed domain name <belfius-confirmatie.net> is registered with Hostinger Operations, UAB (the “Registrar”).

3. Procedural History

The Complaint was filed with the WIPO Arbitration and Mediation Center (the “Center”) on October 23, 2025. On October 23, 2025, the Center transmitted by email to the Registrar a request for registrar verification in connection with the disputed domain name. On October 27, 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 (REDACTED FOR PRIVACY) and contact information in the Complaint. The Center sent an email communication to the Complainant on October 29, 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 October 31, 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 November 11, 2025. In accordance with the Rules, paragraph 5, the due date for Response was December 1, 2025. The Respondent did not submit any response. Accordingly, the Center notified the Respondent’s default on December 3, 2025.

The Center appointed Andrea Cappai as the sole panelist in this matter on December 10, 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 financial institution headquartered in Brussels. The Complainant operates in the fields of retail and commercial banking, insurance, asset management, and related financial services, and carries out its activities primarily in Belgium. According to the record, the Complainant employs several thousand people, operates a wide network of branches throughout Belgium, and provides banking and financial services to a substantial customer base.

The Complainant is the owner of trademark registrations for the mark BELFIUS, including the following:

- BELFIUS – European Union Trademark – Registration No. 010581205 – registered on May 24, 2012.
- BELFIUS – Benelux Trademark – Registration No. 0914650 – registered on May 10, 2012;
- BELFIUS (figurative) – Benelux Trademark – Registration No. 0915963 – registered on June 11, 2012.

The Complainant maintains an established online presence and operates its principal website under the domain name <belfius.be>, which it uses in connection with its banking and financial services. The record also shows that the Complainant operates additional domain names incorporating the BELFIUS mark for related online activities.

The disputed domain name was registered on September 17, 2025.

According to the record, the disputed domain name does not resolve to an active website and has instead resolved to an inactive or error page.

Following the Registrar disclosure, the Respondent was identified as an individual located in Morocco. Other than the contact details provided through the Registrar verification process, the record contains no further information regarding the Respondent.

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 its BELFIUS trademark, which is reproduced in its entirety with the addition of the term "confirmatie", a Dutch word commonly associated with confirmation processes in a banking context, and that such addition does not prevent a finding of confusing similarity. The Complainant further asserts that the Respondent has no rights or legitimate interests in the disputed domain name, as the Respondent has not been authorised to use the BELFIUS mark, is not commonly known by the disputed domain name, and has made no demonstrable preparations to use it in connection with a bona fide offering of goods or services.

According to the Complainant, the disputed domain name has not been used for any legitimate purpose and instead resolves to an inactive page. The Complainant also maintains that the disputed domain name was registered and is being used in bad faith, given the prior existence and reputation of the BELFIUS trademark, the absence of any plausible legitimate explanation for the registration, and the composition of the disputed domain name, which the Complainant submits is likely to mislead Internet users and create a false impression of association with the Complainant.

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, such as "confirmatie", 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 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 recognised 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 Complainant's trademark rights predate the registration of the disputed domain name. The Respondent is not affiliated with the Complainant, has not been authorised to use the BELFIUS mark, and holds no trademark rights in that name.

The disputed domain name consists of the Complainant's distinctive trademark combined with the term "confirmatie", a Dutch word commonly used to refer to a confirmation or validation process, including in banking and financial communications. The presence of a Dutch-language term is consistent with the Complainant's market context. Viewed as a whole, the disputed domain name does not convey any

plausible independent meaning unrelated to the Complainant and instead reinforces an impression of association with the Complainant's activities. Panels have generally found that a respondent cannot claim rights or legitimate interests where the overall impression of the domain name suggests sponsorship, endorsement, or affiliation with the complainant and does not support a genuine fair or descriptive use. [WIPO Overview 3.0](#), section 2.5.

There is no evidence that the Respondent has made any legitimate use of, or demonstrable preparations to use, the disputed domain name. Indeed, the disputed domain name has not been used for any genuine website offering goods or services and has instead resolved to an inactive or error 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 notes that the Respondent registered the disputed domain name long after the Complainant had obtained trademark rights in BELFIUS and after the Complainant had been operating for many years in the banking and financial services sector. Having regard to the composition of the disputed domain name, which reproduces the Complainant's trademark in its entirety together with a term closely associated with banking confirmation processes, the Panel finds it unlikely that the disputed domain name was selected without the Complainant and its activities in mind. Panels have recognised that a respondent's awareness of a complainant and its mark may be inferred from the circumstances of the case, including where the nature of the domain name appears to target the complainant. [WIPO Overview 3.0](#), section 3.2.1.

As regards use, the Panel notes that the disputed domain name has not been used for an active website and has instead resolved to an inactive or error page.

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.

Panels have found that the non-use of a domain name would not prevent a finding of bad faith under the doctrine of passive holding. [WIPO Overview 3.0](#), section 3.3. Having reviewed the available record, the Panel notes the distinctiveness of the Complainant's trademark, and the composition of the disputed domain name, and finds that in the circumstances of this case the passive holding of the disputed domain name does not prevent a finding of bad faith under the Policy.

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 <belfius-confirmatie.net> be transferred to the Complainant.

/Andrea Cappai/

Andrea Cappai

Sole Panelist

Date: December 25, 2025