

ADMINISTRATIVE PANEL DECISION

Belfius Bank SA / Belfius Bank NV v. Akija Minour
Case No. D2025-4583

1. The Parties

The Complainant is Belfius Bank SA / Belfius Bank NV, Belgium, represented by Florent Loriaux, Belgium.

The Respondent is Akija Minour, Morocco.

2. The Domain Name and Registrar

The disputed domain name <belfius-identiteit.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 November 5, 2025. On November 5, 2025, the Center transmitted by email to the Registrar a request for registrar verification in connection with the disputed domain name. On November 7, 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 December 2, 2025. In accordance with the Rules, paragraph 5, the due date for Response was December 22, 2025. The Respondent did not submit any response. Accordingly, the Center notified the Respondent’s default on December 23, 2025.

The Center appointed Beatrice Onica Jarka as the sole panelist in this matter on December 24, 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 its activities focused on the Belgian territory.

Nevertheless, the trademark is also popular outside Belgium as the Complainant sponsors several national sports teams and sports events.

The Complainant is the owner of numerous trademarks incorporating iterations of BELFIUS and BELFIUS DIRECT, in relation to – amongst others – banking services in class 36, including:

- The European Union trademark registration No. 010581205 BELFIUS, filed on January 23, 2012, and registered on May 24, 2012;
- The Benelux trademark registration No. 914650 BELFIUS, filed on January 23, 2012, and registered on May 10, 2012;
- The Benelux trademark registrations No. 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, and trade/company names:

- Several trade / company names including: BELFIUS
- Several domain names including: “www.belfius.be” and “www.belfius.com”.

The Complainant’s domain name <belfius.be> resolves to its official website where it offers banking and insurance services, while the domain name <belfius.com>, redirects to a website intended for the Complainant’s institutional partners and journalists.

The disputed domain name was registered by the Respondent on September 15, 2025, and at the time of filing of the Complaint, it did not resolve to an active webpage.

The Respondent appears to be an individual Akija Minour from Morocco.

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 made of the complete incorporation of Complainant’s BELFIUS trademark with the addition of a hyphen and of the word “identiteit”.
- Belfius is an invented word composed of “Bel” as in Belgium, “fi” as in finance and the English word “us”.
- The Complainant’s trademarks registrations for BELFIUS predate the Respondent’s registration of the disputed domain name.
- The Respondent is in no way associated with the Complainant.
- The Complainant has not licensed, approved or in any way consented to the Respondent’s registration and use of the trademark in the disputed domain name.
- The Respondent has no trademark rights on BELFIUS and does not seem to carry out any activity.
- The Respondent is not making any use of the disputed domain name in connection with an active website or even indicating demonstrable preparations to use the disputed domain name.

- Given that the BEFLIUS trademark of the Complainant is registered since 2012, whereas the disputed domain name is registered in 2025, the Respondent either knows or should have known of the Complainant's trademark or else exercised the kind of wilful blindness.
- If the Respondent had conducted some good faith searches before registering the disputed domain name, it would have readily found reference to the Complainant and appreciated the likelihood of confusion between the disputed domain name and the Complainant, since the Complainant has established a substantial presence on the Internet.
- The Respondent had or should have had knowledge of the Complainant's trademark when it registered the disputed domain name, as it incorporates the trademark BELFIUS with the term "identiteit" which is likely to cause confusion for third parties, given that this term is a word in Dutch, which is a national language of Belgium, a territory where the Complainant has a significant presence in the financial sector.
- As the Respondent does not own any rights and does not have any legal interest in the domain name, it cannot pretend that it will use the disputed domain names in good faith.
- As such the non-use of the disputed domain name would amount to passive holding, indicating bad faith use of the disputed domain name.
- The concealment of the Respondent's identity is supplementary indication of bad faith, as this was not inspired by a legitimate need to protect the Respondent's identity but solely to make it difficult for the Complainant to protect its trademark rights, the Respondent's provision of incomplete contact details and its inability to be traced, rendering an effective trademark protection unnecessarily difficult.
- Last, the Respondent did not reply to the cease and desist notices sent by 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 and simply adds the hyphen and the term "identiteit", which means "identity" in Dutch.

Although the addition of other terms here, the hyphen and the term "identiteit" 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 disputed domain name is made of the complete incorporation of Complainant's BELFIUS trademark with the addition of a hyphen and of the word "identiteit". The Panel finds that for the purposes of establishing the first element of the Policy it is sufficient to conclude that the Complainant's trademark is fully reproduced and recognizable in the disputed domain name and the disputed domain name is confusingly similar 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.

The circumstances documenting *prima facie* case made by the Complainant cover the following:

- The Complainant's trademarks registrations for BELFIUS predate the Respondent's registration of the disputed domain name.
- The Respondent appears to be in no way associated with the Complainant, as the Complainant has not licensed, approved or in any way consented to the Respondent's registration and use of the trademark in the disputed domain name.
- The Respondent appears not to have trademark rights on BELFIUS and does not seem to be commonly known by the disputed domain name.
- Before any notice of the dispute, the Respondent appears to not have used or made demonstrable preparations to use the disputed domain name or a name corresponding to the disputed domain name in connection with a bona fide offering of goods or services. [WIPO Overview 3.0](#), section 2.2.

Moreover, the composition of the disputed domain name, which incorporates the Complainant's trademark BELFIUS with a hyphen and an additional term “identiteit” meaning “identity” could mislead Internet users into believing that the website at the disputed domain name may be operated by the Complainant regarding its financial services, contrary to the fact.

The Panel finds that the second element of the Policy has been accordingly 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

- Given that the BELFIUS trademark of the Complainant is registered since 2012, whereas the disputed domain name is registered in 2025, the Respondent either knew or should have known of the Complainant's trademark or else exercised the kind of wilful blindness, since the Complainant has established a substantial presence on the Internet.

- The Respondent had or should have had knowledge of the Complainant's trademark when it registered the disputed domain name, as it incorporates the trademark BELFIUS with the term "identiteit" which is likely to cause confusion for Internet users, given that this term is a word in Dutch, which is one of the official languages of Belgium, a territory where the Complainant has a significant presence in the financial sector.
- At the time of submission of the present Complaint, the Respondent clearly did not use or did not seem to have the intention to use the disputed domain name for purposes of bona fide offering of goods and services over the Internet.
- As such, the non-use of the disputed domain name does not prevent a finding of bad faith under the passive holding doctrine.
- Despite of being notified, the Respondent did not reply to the cease and desist notice sent by the Complainant.

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.

As indicated under the second element of the Policy, the Panel finds that this is a clear case of cybersquatting and the passive holding does not prevent a finding of bad faith as all the factors applying to this doctrine are met:

- (i) there is degree of distinctiveness or reputation of the Complainant's mark as BELFIUS appears to be an invented term,
- (ii) the Respondent failed to submit a response or to provide any evidence of actual or contemplated good-faith use,
- (iii) the Respondent used of false/incomplete contact details (noted to be in breach of its registration agreement), and
- (iv) there is a clear implausibility of any good faith use to which the domain name may be put.

[WIPO Overview 3.0](#), section 3.3.

Additionally, considering the fact that the Respondent failed also to reply to the cease and desist letter sent by the Complainant, the Panel finds the Respondent's registration and use of the disputed domain name constitutes 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-identiteit.net> be transferred to the Complainant.

/ Beatrice Onica Jarka/

Beatrice Onica Jarka

Sole Panelist

Date: January 2, 2026