

ADMINISTRATIVE PANEL DECISION

Phoenix Group Management Services Limited v. Jack Goodsell, SL
Case No. D2025-4691

1. The Parties

Complainant is Phoenix Group Management Services Limited, United Kingdom, represented by Freeths LLP, United Kingdom.

Respondent is Jack Goodsell, SL, Ireland.

2. The Domain Name and Registrar

The disputed domain name <standardlifeireland.com> (the “Domain Name”) is registered with CloudFlare, Inc. (the “Registrar”).

3. Procedural History

The Complaint was filed with the WIPO Arbitration and Mediation Center (the “Center”) on November 12, 2025. On November 13, 2025, the Center transmitted by email to the Registrar a request for registrar verification in connection with the Domain Name. On November 14, 2025, the Registrar transmitted by email to the Center its verification response disclosing registrant and contact information for the Domain Name which differed from the named Respondent (Data Redacted) and contact information in the Complaint. The Center sent an email communication to Complainant on November 17, 2025, providing the registrant and contact information disclosed by the Registrar, and inviting Complainant to submit an amendment to the Complaint. Complainant filed an amendment to the Complaint on November 18, 2025.

The Center verified that the Complaint together with the amendment to 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 Respondent of the Complaint, and the proceedings commenced on November 19, 2025. In accordance with the Rules, paragraph 5, the due date for Response was December 9, 2025. Respondent did not submit any response. Accordingly, the Center notified Respondent’s default on December 17, 2025.

The Center appointed Dinant T. L. Oosterbaan as the sole panelist in this matter on December 19, 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

According to the information provided in the Complaint, Complainant is one of the United Kingdom's largest long-term savings and retirement businesses servicing 12 million customers under their pensions, savings and life insurance brands, including the STANDARD LIFE brand. Complainant offers its services under the STANDARD LIFE brand in the United Kingdom ("UK"), Ireland, and Germany.

Complainant owns multiple trademarks for STANDARD LIFE, including:

- UK trademark number UK00003023707 for STANDARD LIFE registration date January 10, 2014; and
- European Union trademark STANDARD LIFE number 000496729, registration date March 10, 1999, also applicable in Ireland.

In addition, Complainant operates websites incorporating the STANDARD LIFE mark, including "www.standardlife.co.uk" and "www.standardlife.ie".

The Domain Name was registered on October 21, 2025. The Domain Name does not resolve to an active website. The Domain Name has been used for a fraudulent scheme.

The trademark registrations of Complainant were issued prior to the registration of the Domain Name.

5. Parties' Contentions

A. Complainant

Complainant contends that it has satisfied each of the elements required under the Policy for a transfer of the Domain Name.

Notably, Complainant contends that the Domain Name is confusingly similar to Complainant's STANDARD LIFE trademark. The Domain Name includes the STANDARD LIFE mark. Additionally, the Domain Name also incorporates the word "ireland". As Complainant offers its services under the STANDARD LIFE brand in Ireland, the addition of the word "ireland" in the Domain Name serves to cause further confusion.

According to Complainant, Respondent has no rights nor any legitimate interest in the Domain Name. Complainant submits that it has not licensed or otherwise authorized Respondent to use the STANDARD LIFE name or trademark. Respondent is not associated or connected with Complainant whatsoever.

According to Complainant, the Domain Name was registered and is being used in bad faith. Complainant asserts that it is inevitable that Internet users will be confused into believing that the Domain Name has some form of association with Complainant. The registration of the Domain Name therefore takes unfair advantage of Complainant's rights. On this basis alone, Complainant considers the registration of the Domain Name to be in bad faith.

Complainant submits that it has been made aware that an email address associated with the Domain Name ("[...]@standardlifeireland.com") is being used in a fraudulent manner. Due to the serious nature of use of the Domain Name, Complainant has not written to Respondent directly and has instead elected to file this complaint with the Center, as the quickest and most efficient means to handle this abusive registration and use. It is clear that the Domain Name has been registered and is being used to interfere with Complainant's

legitimate business. The email sent by “[...]@standardlifeireland.com” is purported to be from a “Senior Account Manager” of Standard Life Ireland and offers the recipient information about a term deposit scheme and attaches two documents detailing further information which display Complainant’s STANDARD LIFE trademark. The email asks the recipient to return forms with a valid photo ID and proof of address. This email was reported by the recipient to Complainant, querying whether the email was legitimate and stating that they had also received a telephone call. Complainant asserts that there is no content hosted at the Domain Name which infers that the Domain Name has only been set up for fraudulent email purposes. Any customer confusion caused by receiving such an email would be damaging to the reputation and commercial activities of Complainant. Confused consumers will have a negative perception of Complainant should there be a negative impact on their finances or if they forward sensitive personal information on the mistaken understanding that the communication received is legitimate. Even if a consumer perceives that something is amiss before taking action, as in the current case, the distinctive character and reputation of the trademarks are harmed by association in any event.

B. Respondent

Respondent did not reply to Complainant’s contentions.

6. Discussion and Findings

Paragraph 15(a) of the Rules instructs the Panel to “decide a complaint on the basis of the statements and documents submitted and in accordance with the Policy, these Rules and any rules and principles of law that it deems applicable”.

Paragraph 4(a) of the Policy requires that the complainant prove each of the following three elements to obtain an order that the disputed domain name should be transferred or cancelled:

- (i) the disputed domain name is identical or confusingly similar to a trademark or service mark in which the complainant has rights; and
- (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 Panel will proceed to analyze whether the three elements of paragraph 4(a) of the Policy are satisfied in this 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 of WIPO Panel Views on Selected UDRP Questions, Third Edition ([“WIPO Overview 3.0”](#)), section 1.7.

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 STANDARD LIFE mark is reproduced within the Domain Name. Accordingly, the Domain Name is confusingly similar to the mark for the purposes of the Policy. [WIPO Overview 3.0](#), section 1.7.

The Panel finds that the addition of the geographic term “ireland” in the Domain Name and the deletion of the space between the two parts of the mark does not prevent a finding of confusing similarity between the Domain Name and the mark for the purposes of the Policy. [WIPO Overview 3.0](#), section 1.8.

The generic Top-Level Domain (“gTLD”) “.com” is disregarded under the first element confusing similarity test. [WIPO Overview 3.0](#), section 1.11.1.

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 Complainant has established a prima facie case that Respondent lacks rights or legitimate interests in the Domain Name. Respondent has not rebutted Complainant’s prima facie showing and has not come forward with any relevant evidence demonstrating rights or legitimate interests in the Domain Name such as those enumerated in the Policy or otherwise.

The Panel notes that Complainant has not licensed or otherwise permitted Respondent to use any of its STANDARD LIFE trademarks or to register the Domain Name incorporating its trademarks. Based on the undisputed submission and evidence provided by Complainant, as summarized above, Respondent used the Domain Name to impersonate a purported account manager of Complainant by sending an email to a prospective customer asking for sensitive and confidential personal information and submitting documentation about investments. Panels have held that the use of a domain name for illegal activity such as impersonation can never confer rights or legitimate interests on a respondent. [WIPO Overview 3.0](#), section 2.13.1. The Panel does not consider such use a bona fide offering of goods or services, nor a legitimate noncommercial or fair use of the Domain Name. Respondent is also not commonly known by the Domain Name nor has it acquired any trademark or service mark rights.

The Panel finds the second element of the Policy has been established.

C. Registered and Used in Bad Faith

The Panel finds that the Domain Name has been registered and is being used in bad faith. Noting the status of the STANDARD LIFE mark and the overall circumstances of this case, the Panel finds it more likely than not that Respondent knew or should have known Complainant’s STANDARD LIFE mark. The registration of the Domain Name in awareness of the STANDARD LIFE trademark and in the absence of rights or legitimate interests amounts under these circumstances to registration in bad faith.

In particular the Panel takes into account that previous panels have held that the use of a domain name for illegal activity, such as applicable to this case impersonation and sending deceptive emails asking for sensitive and personal information, constitutes bad faith. [WIPO Overview 3.0](#), section 3.4.

The Panel finds that 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 Domain Name, <standardlifeireland.com>, be transferred to Complainant.

/Dinant T. L. Oosterbaan/

Dinant T. L. Oosterbaan

Sole Panelist

Date: December 26, 2025