

ADMINISTRATIVE PANEL DECISION

Belfius Bank SA / Belfius Bank NV v. Anne Majorquie
Case No. D2025-5413

1. The Parties

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

The Respondent is Anne Majorquie, Belgium.

2. The Domain Name and Registrar

The disputed domain name <mabanque-belfius.com> is registered with CloudFlare, Inc. (the “Registrar”).

3. Procedural History

The Complaint was filed with the WIPO Arbitration and Mediation Center (the “Center”) on December 29, 2025. On December 29, 2025, the Center transmitted by email to the Registrar a request for registrar verification in connection with the disputed domain name. On December 29, 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 January 6, 2026, 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 January 8, 2026.

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 January 12, 2026. In accordance with the Rules, paragraph 5, the due date for Response was February 1, 2026. The Respondent did not submit any response. Accordingly, the Center notified the Respondent’s default on February 2, 2026.

The Center appointed William A. Van Caenegem as the sole panelist in this matter on February 6, 2026. 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 bank and financial services provider with more than 5.000 employees and over 650 agencies in Belgium and is 100% government owned. The Complainant group is the owner of numerous trademarks incorporating iterations of BELFIUS and BELFIUS DIRECT, including European Community 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; and Benelux registrations no. 915963 and 915962 BELFIUS (fig.), filed on March 2, 2012 and registered on June 11, 2012.

The Complainant is also the registrant of the domain name <belfius.be> which resolves to its official website offering banking and insurance services and is also the registrant of the domain name <belfius.com>, which redirects to a website intended for institutional partners and journalists. It is also the registrant of many other domain names that include the word “BELFIUS” and redirect to its official website.

The disputed domain name was registered by the Respondent on November 3, 2025.

The disputed domain name resolves to an inactive page.

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 registered trademark. The Complainant says that the disputed domain name completely incorporates the Complainant's BELFIUS mark and points out that previous panels have found that the incorporation of a trademark in its entirety may be sufficient to establish that a domain name is identical or confusingly similar. The Complainant adds that in cases where a domain name incorporates the entirety of a trademark, or where at least a dominant feature of the relevant mark is recognizable in the domain name, the domain name will normally be considered confusingly similar to that mark for the purpose of UDRP standing.

The Complainant asserts that its trademark registrations for BELFIUS predate the Respondent's registration of the disputed domain name. The Complainant also asserts that the Respondent is in no way associated with it, as it 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 Complainant also says that the Respondent has no trademark rights in relation to “BELFIUS” and does not seem to carry out any activity. Hence, the Complainant says that there is no reason why the Respondent should adopt this word combination in a domain name.

The Complainant points out that the Respondent is making no use of the disputed domain name, and notes that the passive holding or non-use of domain names is, in appropriate circumstances, evidence of a lack of rights or legitimate interests.

Since the BELFIUS trademark was registered in 2012 and the disputed domain name in 2025, the Complainant contends that the Respondent knew or ought to have known of the Complainant's trademark or else exercised the kind of willful blindness that numerous panels have held supports a finding of bad faith. The Complainant says that it has an extensive presence on the Internet and thus 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. In addition, the Respondent's mailing address is in Brussels, Belgium, where the Complainant has its headquarters and a universal presence. The Complainant also points out that the disputed domain name incorporates the trademark BELFIUS with the terms “mabanque” which is likely to cause confusion, given that this term is a direct reference to the banking sector within which the Complainant is active.

The Complainant also says that at the time of the 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 the Respondent does not have any rights and does not have any legal interest in the disputed domain name, it cannot pretend that it will use it in good faith, the Complainant maintains. There is obviously no evidence indicating that the disputed domain name is used for any type of legitimate business or service, and no evidence of use, or demonstrable preparations to use and there is no evidence that the Respondent has ever been commonly known by the disputed domain name, the Complainant concludes.

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 3.1"](#)), section 1.7.

The Complainant has shown rights in respect of a trademark or service mark for the purposes of the Policy. [WIPO Overview 3.1](#), section 1.2.1.

The registered trademark of the Complainant is replicated in its entirety in the disputed domain name and clearly recognizable within it. Although the addition of other terms, here "mabanque" may bear on assessment of the second and third elements, the Panel finds the addition of the term in this case does not prevent a finding of confusing similarity between the disputed domain name and the mark for the purposes of the Policy. [WIPO Overview 3.1](#), 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 3.1](#), 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 disputed domain name does not resolve to an active website. There is nothing on the facts to indicate that the Respondent has any prior rights to the term "BELFIUS", nor has the Respondent received the approval of the Complainant who owns the BELFIUS trademark to incorporate it in the disputed domain

name. The Respondent is not known by the disputed domain name or the name “BELFIUS”. There is thus no basis for the recognition of any rights or legitimate interests vesting in the Respondent.

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.

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.

The Respondent, who is based in Brussels, Belgium registered a domain name that includes the trademark of a bank (BELFIUS) with an extensive presence on the Belgian financial services market. The use and registration of the BELFIUS trademark by the Complainant long predates the time of registration of the disputed domain name. The composition of the disputed domain name further indicates that the Respondent was well aware that the term BELFIUS is a proprietary mark belonging to the Complainant, at the time the disputed domain name was registered. The simplest Internet or trademark search would otherwise have revealed the Complainant’s exclusive trademark rights in that term, and it was the Respondent’s responsibility to conduct such a check.

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 3.1](#), section 3.3. Having reviewed the available record, the Panel notes the distinctiveness or reputation of the Complainant’s trademark, and the composition of the disputed domain name, which includes the word “mabanque” or “my bank” in English, which points to the Complainant’s main activity, 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 <mabanque-belfius.com> be transferred to the Complainant.

/William A. Van Caenegem/

William A. Van Caenegem

Sole Panelist

Date: February 20, 2026.