

ADMINISTRATIVE PANEL DECISION

Belfius Bank SA / Belfius Bank NV v. Zaher Maend
Case No. D2025-5423

1. The Parties

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

The Respondent is Zaher Maend, Morocco.

2. The Domain Names and Registrars

The disputed domain names <belfius-geldigheid.org> and <belfius-herziening.org> (the “Disputed Domain Names”) are registered with Hostinger Operations, UAB (the “Registrar”).

3. Procedural History

The Complaint was filed with the WIPO Arbitration and Mediation Center (the “Center”) on December 29, 2025. On December 30, 2025, the Center transmitted by email to the Registrar a request for registrar verification in connection with the Disputed Domain Names. On January 1, 2026, the Registrar transmitted by email to the Center its verification response disclosing registrant and contact information for the Disputed Domain Names 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 5, 2026 with the registrant and contact information of nominally multiple underlying registrants revealed by the Registrars, requesting the Complainant to either file separate complaints for the Disputed Domain Names associated with different underlying registrants or alternatively, demonstrate that the underlying registrants are in fact the same entity and/or that all domain names are under common control. The Complainant filed an amended Complaint, withdrawing the additional domain name on January 9, 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 14, 2026. In accordance with the Rules, paragraph 5, the due date for Response was February 3, 2026. The Respondent did not submit any response.

Accordingly, the Center notified the Respondent's default on February 4, 2026.

The Center appointed Michael D. Cover 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, incorporated as required by the Center to ensure compliance with the Rules, paragraph 7.

4. Factual Background

The Complainant has more than 5,000 employees and over 650 agencies, as well as 100% Government shareholding, and is a renowned Belgian bank and financial services provider, with a solid reputation in Belgium and beyond and a website at the domain name <belfius.be>, which resolves to the Complainant's official website, where the Complainant offers banking and insurance services. The activities of the Complainant are focused on the territory of Belgium, where the Complainant sponsors several Belgian national sports teams and sports events. The Complainant is also the registrant of the domain name <belfius.com>, which redirects to a website intended for institutional partners and journalists, as well as other domain names that include the BELFIUS and redirects to the Complainant's official website.

The Complainant is the proprietor of numerous registered trademarks incorporating iterations of BELFIUS and BELFIUS DIRECT, including:

European Union ("EU") Trade Mark No. 010581205 BELFIUS registered on May 24, 2012, in Classes 9, 16, 35, 36, 41 and 45.

Belgium No. 0915963 BELFIUS (& device) registered on June 11, 2012, in Classes 9, 16, 35, 36, 41 and 45.

Belgium No. 0915962 BELFIUS (& device) registered on June 11, 2012, in Classes 9, 16, 35, 36, 41 and 45.

The Disputed Domain Name <belfius-geldigheid.org> was registered on October 11, 2025, and the Disputed Domain Name <belfius-herziening.org> was registered on October 19, 2025. The Disputed Domain Names do not resolve to an active website.

The Complainant had sent the Respondent a cease and desist notice and the Respondent did not reply.

5. Parties' Contentions

A. Complainant

Identical or Confusingly Similar

The Complainant notes the registered trademarks that it owns for BELFIUS. The Complainant states that the Disputed Domain Names are made of the complete incorporation of the Complainant's BELFIUS trademark.

The Complainant submits that, according to standing practice, the test for confusing similarity involves a reasoned but relatively straightforward comparison between the Complainant's trademark and the Disputed Domain Names. The Complainant also states that the applicable generic Top-Level Domain ("gTLD") in a domain name is viewed as a standing registration requirement and, as such, is disregarded for the purpose of determining whether a domain name is confusingly similar to a trademark.

The Complainant continues that the Disputed Domain Names are thus composed of the complete incorporation of the Complainant's BELFIUS trademark, noting 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 to the Complainant's registered mark or where at least a dominant feature of the relevant mark is recognizable in the domain name, the domain name will normally be considered to be confusingly similar to that mark for purposes of UDRP standing. The Complainant also submits that, when a domain name which is a well-known trademark is registered in combination with another word, the nature of the other word will largely determine the confusing similarity.

The Complainant consequently deems that the first element of the Policy is established.

Rights or Legitimate Interests

The Complainant submits that the Respondent lacks any rights or legitimate interests in the Disputed Domain Names.

The Complainant notes that Complainant's trademark registrations for BELFIUS predate the Respondent's registrations of the Disputed Domain Names and that the Respondent is in no way associated with the Complainant and that the Complainant has not licensed, approves or in any way consented to the Respondent's registrations of the Disputed Domain Names.

The Complainant also states that the Respondent has no trademark rights in the trademark BELFIUS and does not seem to carry out any activity and, hence, there is no reason why the Respondent should adopt this word combination in a domain name. Moreover, the Complainant continues that the Respondent is not making a legitimate noncommercial or fair use of the Disputed Domain Names. In fact, continues the Complainant, the Respondent is not making any use of the Disputed Domain Names in connection with an active website or even indicating demonstrable preparations to use the Disputed Domain Names.

The Complainant submits that, in this regard, it should be noted that the passive holding or non-use of domain names is, in appropriate circumstances, evidence of a lack of rights or legitimate interests in the relevant domain names.

The Complainant concludes that it should therefore be concluded that there is no evidence available to demonstrate any rights or legitimate interests in respect of the Disputed Domain Names.

Registered and Used in Bad Faith

The Complainant states that the Disputed Domain Names were registered and are being used in bad faith.

With regard to registration in bad faith, the Complainant notes that the EU trademark has been registered since 2012, whereas the Disputed Domain Names were registered in June 2024 (actually October 2025). The Complainant submits that thus the Respondent either knew or should have known of the Complainant's trademark, when registering the Disputed Domain Names, and should have been aware of the well-known status of that trademark, which would have readily been identifiable from good faith searches. The Complainant adds that the terms "herziening" and "geldigheid" incorporated in the respective Disputed Domain Names are likely to cause confusion for third parties, since these terms are in Dutch, one of the two national languages of Belgium.

The Complainant concludes that it is not conceivable that the Disputed Domain Names have been registered by the Respondent, without having in mind the Complainant and the Complainant's products.

With regard to use in bad faith, the Complainant notes that the Respondent registered the Disputed Domain Names in October 2025 and seems to have done nothing lawful with the website to which the Disputed Domain Names resolve, no other content being displayed on the website. The Complainant submits that such use cannot be considered a bona fide offering of goods or service nor a legitimate noncommercial or

fair use of the Disputed Domain Names, without intent for commercial gain to misleadingly divert consumers or to tarnish the trademark at issue.

The Complainant refers to previous to previous panel decisions which have found that the passive holding of a domain name may amount to bad faith, when it is difficult to imagine any plausible future active use of the Disputed Domain Names that would be legitimate and not infringing the Complainant's well-known trademark or unfair competition.

The Complainant refers to WIPO Case No. [D2000-0003](#), *Telstar Corporation Limited v. Nuclear Marshmallows*, in which the Panel found that that bad faith registration, combined with the concealment of the respondent identity and passive holding constitute bad faith use.

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

The Remedy requested by the Complainant

The Complainant requests that the Panel decide that the Disputed Domain Names be transferred to the Complainant.

Respondent

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

6. Discussion and Findings

The Complainant must establish on the balance of probabilities that the Disputed Domain Names are identical or confusingly similar to a trademark or service mark in which the Complainant has rights, that the Respondent has no rights or legitimate interests in the Disputed Domain Names and that the Disputed Domain Names have been registered and are being used in bad faith.

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 its BELFIUS trademark for the purposes of the Policy. [WIPO Overview 3.0](#), section 1.2.1.

The Panel finds the Complainant's BELFIUS trademark is incorporated in its entirety within the Disputed Domain Names. Accordingly, the Disputed Domain Names are confusingly similar to the mark for the purposes of the Policy. [WIPO Overview 3.0](#), section 1.7.

Although the addition of other terms, here, "-herziening" and "-geldigheid", terms in Flemish and Dutch language, may bear on assessment of the second and third elements, the Panel finds the addition of such terms does not prevent a finding of confusing similarity between the Disputed Domain Names and the trademark for the purposes of the Policy. [WIPO Overview 3.0](#), section 1.8.

In addition, it is well-established in UDRP decisions that the applicable gTLD, in this case ".org", is a standard registration requirement and is to be ignored in considering confusing similarity.

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 Names. 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 Names such as those enumerated in the Policy or otherwise.

The Respondent has not demonstrated, before notice of the dispute, use or demonstrable preparations to use the Disputed Domain Names in connection with a bona fide offering of goods or services, that the Respondent has been commonly known by the Disputed Domain Names or that the Respondent is making legitimate noncommercial or fair use of the Disputed Domain Names, without intent for commercial gain misleadingly to divert consumers or to tarnish the reputation of the Complainant’s trademark.

Previous panels have held that passive holding of a domain name, as here with the Disputed Domain Names, cannot demonstrate rights or legitimate interests in a trademark in these circumstances.

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 has registered the Disputed Domain Names containing the well-known trademark BELFIUS and then these Disputed Domain Names resolve to websites which are dormant.

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 or reputation of the Complainant’s trademark and the composition of the Disputed Domain Names and finds that, in the circumstances of this case, the passive holding of the Disputed Domain Names does not prevent a finding of bad faith under the Policy.

Having reviewed the record, the Panel finds the Respondent's registration and use of the Disputed Domain Names 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 Names <belfius-geldigheid.org> and <belfius-herziening.org> be transferred to the Complainant.

/Michael D. Cover/

Michael D. Cover

Sole Panelist

Date: February 13, 2026