ADMINISTRATIVE PANEL DECISION

LPL Financial LLC v. qiao fu, KF Engineering Services Company Limited
Case No. D2026-0093

1. The Parties

The Complainant is LPL Financial LLC, United States of America ("United States"), represented by Hogan Lovells (Paris) LLP, France.

The Respondent is qiao fu, KF Engineering Services Company Limited, Hong Kong, China.

2. The Domain Name and Registrar

The disputed domain name <lplfin-ancialllc.com> is registered with West263 International Limited (the "Registrar").

3. Procedural History

The Complaint was filed with the WIPO Arbitration and Mediation Center (the "Center") on January 9, 2026. On January 12, 2026, the Center transmitted by email to the Registrar a request for registrar verification in connection with the disputed domain name. On January 13, 2026, 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 13, 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 16, 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 19, 2026. In accordance with the Rules, paragraph 5, the due date for Response was February 8, 2026. On January 20, 2026, a third party sent an email communication to the Center. On February 20, 2026, the Center commenced its panel appointment process.

The Center appointed Karen Fong as the sole panelist in this matter on February 24, 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 was founded in 1989, is headquartered in San Diego, United States, has over 9,000 employees, is publicly traded on the NASDAQ and is one of the largest independent broker-dealers in the United States. It trades under the name LPL FINANCIAL.

The Complainant owns several domain names containing the acronym LPL including <lpl.com> from which it operates its main corporate website as well as <lplfinancial.com> and <lpl-financial.com>.

The Complainant owns numerous trade mark registrations for LPL, and LPL FINANCIAL in several jurisdictions, including:

- United States Trade Mark Registration No. 1801076 for LPL registered on October 26, 1993;
- Chinese Trade Mark Registration No. 38031585 for LPL FINANCIAL registered on February 21, 2020; and
- United Kingdom Trade Mark Registration No. UK00003753611 for LPL FINANCIAL registered on May 13, 2022.

(individually and collectively referred to as the "Trade Mark").

The Respondent who appears to be based in Hong Kong, China, registered the disputed domain name on October 27, 2025. The disputed domain name does not resolve to an active website. The Complainant's representatives sent the Respondent a notice to transfer the disputed domain name via the Registrar contact form on December 19, 2025 but received no response.

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 the Trade Mark, that the Respondent has no rights or legitimate interests with respect to the disputed domain name, and that the disputed domain name was registered and is being used in bad faith.

B. Respondent

The Respondent did not reply to the Complainant's contentions. On January 20, 2026, a third party sent an email to the Center in Chinese agreeing to relinquish the right to use the disputed domain name or to cancel it. When the Center asked the third party to clarify its relationship to the Respondent, it received no response. The email chain shows that the Registrar forwarded the Center's Complaint notification to the Respondent and copied the third party. Therefore, the Panel considers that the third party is connected to the Respondent.

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 identity or confusing similarity involves a reasoned but relatively straightforward comparison between the Complainant's Trade Mark and the disputed domain name. WIPO Overview of WIPO Panel Views on Select UDRP Questions ("WIPO Overview 3.1"), section 1.7.

The Complainant has shown rights in respect of a trade mark or service mark for the purposes of the Policy. WIPO Overview 3.1, section 1.2.1.

The entirety of the LPL Trade Mark is reproduced within the disputed domain name. Accordingly, the disputed domain name is confusingly similar to the Trade Mark for the purposes of the Policy. WIPO Overview 3.1, section 1.7.

While the addition of a hyphen between "fin" and "ancial" for the word "financial" and the letters "llc" after the Trade Mark may bear on assessment of the second and third elements, the Panel finds the addition of the punctuation mark and letters does not prevent a finding of confusing similarity between the disputed domain name and the Trade Mark for the purposes of the Policy. WIPO Overview 3.1, section 1.8.

Based on the available record, 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.

While 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 often impossible 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. 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 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.

Moreover, the composition of the disputed domain name that comprises the Complainant's Trade Mark in its entirety with only a minor typographical alteration and the addition of the term "llc," a common corporate designation appears calculated to increase the likelihood of user confusion by giving the impression that the disputed domain name relates to an official corporate entity associated with the Complainant. The Panel considers that the registration of the disputed domain name clearly targeted the Complainant's company name. The slight misspelling may also capture Internet users who mistype the Complainant's Trade Mark or domain name. In the Panel's view, this structure reinforces the impression of targeting the Complainant rather than supporting any legitimate interest on the part of the Respondent.

Based on the available record, 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 disputed domain name fully incorporates the Trade Mark with a small typographical alteration and the addition of a common corporate designation indicating that the Respondent had actual knowledge of and was targeting the Complainant's company name and the Trade Mark when registering the disputed domain name. The Panel also notes that the disputed domain name is inactive. 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 3.1, 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. Having reviewed the available record, the Panel finds the non-use of the disputed domain name does not prevent a finding of bad faith in the circumstances of this proceeding. Although panelists will look at the totality of the circumstances in each case, factors that have been considered relevant in applying the passive holding doctrine include: (i) the degree of distinctiveness or reputation of the complainant's mark; (ii) the failure of the respondent to submit a response or to provide any evidence of actual or contemplated good-faith use; (iii) the respondent's taking active steps to conceal its identity; or (iv) the use of false or inaccurate contact details (noted to be in breach of the respondent's registration agreement). Taking the above factors into consideration, panels assess the overall plausibility of any (claimed) good faith use to which the domain name may be put in light of the composition of the domain name in relation to the relevant mark, such that, the more arbitrary or distinctive a mark the less plausible a claimed non-infringing good faith use is likely to be, and vice versa. WIPO Overview 3.1, section 3.3.

Having reviewed the available record, the Panel notes the distinctiveness and reputation of the Trade Mark, the composition of the disputed domain name, the incomplete or false address provided by the Respondent when registering the disputed domain name (there is no street name and number in the address), and lack of a response from the Respondent, 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.

Based on the available record, the Panel finds the third element of the Policy has been established.

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 <lplfin-ancialllc.com> be transferred to the Complainant.

/Karen Fong/
Karen Fong
Sole Panelist
Date: March 12, 2026