

ADMINISTRATIVE PANEL DECISION

Belfius Bank SA / Belfius Bank NV v. Ase Svava
Case No. D2026-0183

1. The Parties

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

The Respondent is Ase Svava, Denmark.

2. The Domain Name and Registrar

The disputed domain name <belfius-kunden-sec.com> is registered with Ultahost, Inc. (the "Registrar").

3. Procedural History

The Complaint was filed with the WIPO Arbitration and Mediation Center (the "Center") on January 16, 2026. On January 16, 2026, the Center transmitted by email to the Registrar a request for registrar verification in connection with the disputed domain name. On January 19, 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 (The RDAP server redacted the value) and contact information in the Complaint. The Center sent an email communication to the Complainant on January 20, 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 amendment to the Complaint on January 26, 2026.

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 the Respondent of the Complaint, and the proceedings commenced on January 29, 2026. In accordance with the Rules, paragraph 5, the due date for Response was February 18, 2026. The Respondent did not submit any response. Accordingly, the Center notified the Respondent's default on February 20, 2026.

The Center appointed Oleksiy Stolyarenko as the sole panelist in this matter on February 27, 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 headquartered in Brussels, Belgium. With more than 5,000 employees, over 650 agencies, and 100% government shareholdership, the Complainant is one of the most prominent financial institutions in Belgium. The Complainant's activities are focused on the Belgian territory, where it offers banking and insurance services; the Complainant also sponsors national sports teams and events, extending the visibility of its brand beyond Belgium.

The Complainant has rights over the BELFIUS mark, an invented composite word combining “bel” (Belgium), “fi” (finance), and “us,” registered in numerous jurisdictions worldwide, including the following:

- European Union Trade Mark Registration No. 010581205 for BELFIUS, filed on January 23, 2012 and registered on May 24, 2012, for goods and services including class 36 (banking and financial services);
- Benelux Trade Mark Registration No. 914650 for BELFIUS, filed on January 23, 2012 and registered on May 10, 2012; and
- Benelux Trade Mark Registrations Nos. 915963 and 915962 for BELFIUS (figurative), filed on March 2, 2012 and registered on June 11, 2012.

In addition, the Complainant is the owner of more than 200 domain name registrations containing the BELFIUS mark, including <belfius.be>, which resolves to the Complainant's official website, and <belfius.com>, used for institutional partners and journalists.

The disputed domain name was registered on January 2, 2026. At the time of filing the Complaint and at the date of this Decision, the disputed domain name does not resolve to an active website.

According to the Registrar's verification response, the Respondent is located in Denmark. The registration data had initially been concealed behind a privacy protection service. The Complainant has noted that the registrant's contact information appears to be fictitious.

The Complainant sent cease-and-desist notices to the Respondent, including a notice directed to the registrant's email address on January 12, 2026. The Respondent did not reply to any of the Complainant's communications.

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 it has satisfied each of the three elements required under the Policy for a transfer of the disputed domain name.

With respect to the first element, the Complainant submits that the disputed domain name is confusingly similar to its registered BELFIUS trademark. The disputed domain name reproduces the BELFIUS mark in its entirety and merely appends the German-language word “kunden” (meaning “customers”) and the abbreviation “sec” (a common shorthand for “security” or “secure”). The Complainant argues that such additions are non-distinctive and do not diminish the confusing similarity. Internet users encountering the

disputed domain name would reasonably assume that the website it references is associated with the Complainant and offers customer security or online banking services.

With respect to the second element, the Complainant contends that the Respondent has no rights or legitimate interests in the disputed domain name. The Complainant's trademark registrations significantly predate the registration of the disputed domain name. The Respondent is not affiliated with the Complainant and has never been authorized or licensed to use the BELFIUS mark. The disputed domain name has never resolved to an active website, and the Respondent has provided no evidence of a bona fide offering of goods or services, any demonstrable preparation to make such use, or any legitimate noncommercial or *fair use* of the disputed domain name.

With respect to the third element, the Complainant asserts that the disputed domain name was registered and is being used in bad faith. The Complainant argues that, given the fame of the BELFIUS mark in Belgium and beyond, the Respondent could not have been unaware of the Complainant's rights at the time of registration. The addition of the German word "kunden" and the abbreviation "sec" specifically evokes the Complainant's banking services and customer security products, confirming that the Respondent targeted the Complainant. The Complainant further points to the Respondent's use of a privacy protection service to conceal its identity and the provision of fictitious or incomplete contact information as evidence of bad faith. Furthermore, the Complainant submits that the passive holding of the disputed domain name without any plausible legitimate use, and the Respondent's failure to reply to repeated cease-and-desist notices, also support, in combination, an inference of bad faith.

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 Select UDRP Questions ("[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 entirety of the mark is reproduced within the disputed domain name. Accordingly, the disputed domain name is confusingly similar to the mark for the purposes of the Policy. [WIPO Overview 3.1](#), section 1.7.

The generic Top-Level Domain ("gTLD") ".com" is viewed as a standard registration requirement and as such is disregarded under the first element confusing similarity test. [WIPO Overview 3.1](#), section 1.11.1. Therefore, the Panel disregards the gTLD for the purposes of this comparison.

Although the addition of other terms (here, "kunden" and "sec") and hyphens may bear on assessment of the second and third elements, the Panel finds the addition of such terms and punctuation marks 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 that 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.

According to the Complainant, the Respondent is not authorized or licensed to use the BELFIUS trademark in the disputed domain name. Moreover, given that the disputed domain name incorporates the Complainant’s trademark in its entirety, together with the terms “kunden” and “sec” that may refer to customer security services of the type offered by the Complainant, a Belgian banking institution, the Panel struggles to conceive any legitimate interests of the Respondent in the disputed domain name.

Under such circumstances, any use of the disputed domain name by the Respondent only increases the possibility of Internet users falsely attributing the disputed domain name to the activities of the Complainant, also noting that the composition of the disputed domain name may mislead Internet users into believing that the disputed domain name is connected to the Complainant.

Taking into account the reputation and long period of use of the Complainant’s BELFIUS trademark in the Complainant’s corresponding domain names and website, and in the absence of evidence to the contrary, the Panel finds that the Respondent is not involved in a bona fide offering of goods or services (under paragraph 4(c)(i) of the Policy) and the Respondent’s activities do not fall under a legitimate noncommercial or fair use (under paragraph 4(c)(iii) of the Policy).

The Panel did not find any evidence that the Respondent is commonly known by the disputed domain name and concludes that the Respondent is not commonly known by the disputed domain name under paragraph 4(c)(ii) of the Policy.

The Respondent did not submit a Response or attempt to demonstrate any rights or legitimate interests in the disputed domain name, and the Panel draws adverse inferences from this failure, where appropriate, in accordance with the Rules, paragraph 14(b).

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 3.1](#), section 3.2.1.

As the Panel has established above, the Complainant's BELFIUS trademark was used in commerce well before the registration of the disputed domain name on January 2, 2026. The BELFIUS trademark has been registered since 2012 and is well known in Belgium and internationally in connection with banking and financial services. The Complainant's BELFIUS trademark predates registration of the disputed domain name by approximately fourteen years.

The Panel finds with a high degree of certainty that the Respondent knew of the Complainant's BELFIUS well-known trademark when registering the disputed domain name. BELFIUS is an invented word with no dictionary meaning in any language. The Complainant has an extensive online presence through more than 200 registered domain names and a widely-known official website. Given this, the Respondent could not plausibly have registered a domain name consisting of the full BELFIUS mark combined with German-language terms directly referencing the Complainant's customer services ("kunden" and "sec") without having the Complainant and its trademark in mind. The Respondent clearly targeted the Complainant, its reputation, and its customers.

Panels have consistently held that the registration of domain names incorporating well-known brands constitute evidence of bad faith ([WIPO Overview 3.1](#), sections 3.1.4 and 3.2.1).

Furthermore, the Respondent failed to submit a response to disprove the Complainant's allegations or to provide any evidence of good-faith use or legitimate interests in the disputed domain name.

Panels have found that the non-use of a domain name would not by itself prevent a finding of bad faith under the doctrine of passive holding. To the contrary, in looking at the totality of circumstances in each case, panels have found that the registration and non-use of a domain name can still constitute bad faith for purposes of the Policy. [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, and finds that in the circumstances of this case it is implausible that the disputed domain name may be put into any good faith use and finds the passive holding of the disputed domain name does not prevent a finding of bad faith under the Policy.

The Panel also notes that the Respondent initially concealed its identity behind a privacy protection service and subsequently provided contact details that appear to be fictitious. The Respondent did not respond to cease-and-desist notices. These additional factors reinforce the finding of bad faith.

Therefore, based on the confirmed reputation and long-term use of the Complainant's well-known BELFIUS trademark, and in the absence of a response from the Respondent providing any explanation or evidence of actual or contemplated good-faith use, the Panel finds the Respondent registered and used the disputed domain name in bad faith.

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-kunden-sec.com> be transferred to the Complainant.

/Oleksiy Stolyarenko/

Oleksiy Stolyarenko

Sole Panelist

Date: March 14, 2026