

ADMINISTRATIVE PANEL DECISION

Belfius Bank SA / Belfius Bank NV v. Domain Admin
Case No. D2026-0184

1. The Parties

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

The Respondent is Domain Admin, Hong Kong, China.

2. The Domain Name and Registrar

The disputed domain name <allybybelfius.com> (the “Disputed Domain Name”) is registered with Spaceship, 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 19, 2026, the Center transmitted by email to the Registrar a request for registrar verification in connection with the Disputed Domain Name. On January 20, 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 Purposes) 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 20, 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 23, 2026. In accordance with the Rules, paragraph 5, the due date for Response was February 12, 2026. The Respondent did not submit any response. Accordingly, the Center notified the Respondent’s default on February 17, 2026.

The Center appointed Mariia Koval as the sole panelist in this matter on February 20, 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 renowned Belgian bank and financial services provider with a solid reputation in Belgium and beyond. The main activities of the Complainant are the provision of loans to the public sector, the provision of financial services to individuals and companies (retail bank and commercial bank) and insurance. The Complainant, having 100% government shareholding, employs more than 5,000 employees and operates over 650 agencies.

The Complainant is the owner of numerous BELFIUS trademark registrations (the "BELFIUS Trademark") in different jurisdictions, among which are:

- European Union Trade Mark No. 010581205, registered on May 24, 2012, in classes 9, 16, 35, 36, 41, 45;
- Benelux Trademark Registration No. 0914650, registered on May 10, 2012, in classes 9, 16, 35, 36, 41, and 45;
- Benelux Trademark Registration No. 0915962, registered on June 11, 2012, in classes 9, 16, 35, 36, 41, and 45.

Also, on December 4, 2025, the Complainant filed the European Union Trade Mark application No. 019286828 ALLY BY BELFIUS in classes 9, 35, 36, 39, 41, and 42.

The Complainant operates more than 200 domain names, among which are <belfius.be> and <belfius.com>, reflecting its BELFIUS Trademark for promoting its products and services. The Complainant has also made substantial investments to develop a strong presence online by being active on various social media platforms, including Facebook, Instagram, YouTube, and LinkedIn.

The registration date of the Disputed Domain Name is December 4, 2025. As at the date of this Decision, the Disputed Domain Names resolves to a website where the Disputed Domain Name is offered for sale for USD 1,999. According to the Complainant, as at the date of filing of the Complaint, the Disputed Domain Name resolved to an inactive website.

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 Trademark since it incorporates the Complainant's BELFIUS Trademark and the Complainant's application for ALLY BY BELIFIUS trademark.

The Complainant further claims that the Respondent has no rights or legitimate interests in respect of the Disputed Domain Name in view of the following. The Complainant's BELFIUS Trademark registrations and ALLY BY BELFIUS trademark application predate the Respondent's registration of the Disputed Domain Name. The Respondent is in no way associated with the Complainant. The Complainant has not licensed, approved or in any way consented to the Respondent's registration and use of the BELFIUS Trademark in the Disputed Domain Name.

Moreover, the Complainant asserts that the Respondent has no trademark rights on BELFIUS nor ALLY BY BELIFIUS and does not seem to carry out any activity. The Respondent is not making a legitimate noncommercial or fair use of the Disputed Domain Name. In fact, the Respondent is not making any use of the Disputed Domain Name in connection with an active website or even indicating demonstrable preparations to use the Disputed Domain Name.

The Complainant further contends that the Respondent registered and is using the Disputed Domain Name in bad faith based on the following. The Complainant's BELFIUS Trademark is registered since 2012, whereas the Disputed Domain Name is registered in 2025; the Complainant has registered more than 200 domain names worldwide which incorporate the BELFIUS Trademark. Therefore, it is clear that the Respondent had or should have had knowledge of the Complainant's BELFIUS Trademark when it registered the Disputed Domain Name. Moreover, the Respondent has registered the Disputed Domain Name on the same date as the trademark application for ALLY BY BELFIUS has been filed by the Complainant and did not use the Disputed Domain Name. Such use can neither be considered a bona fide offering of goods or services nor a legitimate noncommercial or fair use of the Disputed Domain Name, without intent for commercial gain to misleadingly divert consumers or to tarnish the trademark or service mark at issue.

B. Respondent

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

6. Discussion and Findings

Under paragraph 4(a) of the Policy, a complainant to succeed must satisfy the panel that:

- (i) the disputed domain name is identical or confusingly similar to a trademark or service mark in which complainant has rights;
- (ii) the respondent has no rights or legitimate interests in respect of the disputed domain name; and
- (iii) the disputed domain name was registered and is 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 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 Disputed Domain Name completely reproduces the Complainant's BELFIUS Trademark in combination with the additional term "allyby" and the generic Top-Level Domain (gTLD) ".com". According to the [WIPO Overview 3.1](#), section 1.8, "where the relevant trademark is recognizable within the disputed domain name, the addition of other terms (whether descriptive, geographical, pejorative, meaningless, or otherwise) would not prevent a finding of confusing similarity under the first element." The addition of the term "allyby" to the BELFIUS Trademark does not prevent a finding of confusing similarity in this case.

According to the [WIPO Overview 3.1](#), section 1.11.1, the applicable gTLD in a domain name (e.g., ".com", ".club", ".nyc") is viewed as a standard registration requirement and as such is disregarded under the first element confusing similarity test.

Accordingly, the Panel finds that the Disputed Domain Name is confusingly similar to the Complainant's BELFIUS Trademark pursuant to paragraph 4(a)(i) of the Policy.

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.

The Panel concludes that there is no relation, disclosed to the Panel or otherwise apparent from the record, between the Respondent and the Complainant. The Respondent is not a licensee of the Complainant, nor has the Respondent otherwise obtained an authorization to use the Complainant’s BELFIUS Trademark. Moreover, there is no element from which the Panel could infer the Respondent’s right over the Disputed Domain Name under the Policy, or that the Respondent might be commonly known by the Disputed Domain Name.

Also, in accordance with the [WIPO Overview 3.1](#), section 2.5.1, even where a domain name consists of a trademark plus an additional term, UDRP panels have largely held that such composition cannot constitute fair use if it effectively impersonates or suggests sponsorship or endorsement by the trademark owner. The composition of the Disputed Domain Name – reproducing the entirety of the BELFIUS Trademark together with additional terms related to the Complainant’s services – carries a risk of implied affiliation with the Complainant. The fact that the Respondent has incorporated the Complainant’s BELFIUS Trademark and ALLY BY BELFIUS trademark application in their entirety in the Disputed Domain Name shows the Respondent was well aware of the Complainant’s BELFIUS Trademark and business at the time of registration of the Disputed Domain Name and has done so for the only purpose of creating an impression that the Disputed Domain Name is connected with the Complainant.

In addition, the website to which the Disputed Domain Name currently resolves, offers the Disputed Domain Name for sale to the public at a price likely in excess of out-of-pocket costs, which could not be considered a bona fide offering of goods/services or justifying rights and legitimate interests on behalf of the Respondent.

The Respondent did not file any response to the Complaint and did not participate in this proceeding, as such, the Respondent did not present any evidence for supporting any rights or legitimate interests in the Disputed Domain Name.

In view of the foregoing, the Panel finds that the Respondent has no rights or legitimate interests in respect of the Disputed Domain Name and that the Complainant succeeds under the second element of paragraph 4(a) of the Policy.

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.

The Policy provides under paragraph 4(b) for the following circumstance which represents evidence of the registration and use of a domain name in bad faith:

“(i) circumstances indicating that you have registered or you have acquired the domain name primarily for the purpose of selling, renting, or otherwise transferring the domain name registration to the complainant who is the owner of the trademark or service mark or to a competitor of that complainant, for valuable consideration in excess of your documented out-of-pocket costs directly related to the domain name;”

In this case, the Panel finds that such circumstance exists considering the nature of the Disputed Domain Name which wholly incorporates the Complainant’s BELFIUS Trademark and ALLY BY BELFIUS trademark application, and also the Respondent’s offer for sale of the Disputed Domain Name for USD 1,999, a price likely in excess of out-of-pocket costs. Moreover, the Respondent has registered the Disputed Domain Name on the same date as the trademark application for ALLY BY BELFIUS, which clearly indicates that the registration of the Disputed Domain Name was in anticipation of the Complainant’s trademark application, and that the Respondent has intentionally targeted the Complainant’s rights in the BELFIUS mark.

In addition, the Respondent’s previous passive holding of the Disputed Domain Name and further offering it for sale, evidence bad faith registration and use. Furthermore, the underlying beneficial registrant’s use of a proxy service to obscure its true identity further evidences bad faith registration and use of the Disputed Domain Name under the circumstances of this case.

The Panel also notes that the Respondent has not submitted any response in this proceeding to show its motivations and justifications in the registration and use of the Disputed Domain Name, and it has not rebutted the Complainant’s assertions on registration and use of the Disputed Domain Name in bad faith.

In view of the foregoing, the Panel finds that paragraph 4(a)(iii) of the Policy has been satisfied by the Complainant and accordingly, the Disputed Domain Name was registered and is being used in bad faith.

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 <allybybelfius.com> be transferred to the Complainant.

/Mariia Koval/

Mariia Koval

Sole Panelist

Date: March 6, 2026