

ADMINISTRATIVE PANEL DECISION

Belfius Bank SA / Belfius Bank NV v. larryboatwise boat
Case No. D2026-0253

1. The Parties

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

The Respondent is larryboatwise boat, United States of America (“United States”)

2. The Domain Name and Registrar

The disputed domain name <belfiuss-be.com> is registered with Hostinger Operations, UAB (the “Registrar”).

3. Procedural History

The Complaint was filed with the WIPO Arbitration and Mediation Center (the “Center”) on January 23, 2026. On January 23, 2026, the Center transmitted by email to the Registrar a request for registrar verification in connection with the disputed domain name. On January 27, 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 29, 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 February 4, 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 February 5, 2026. In accordance with the Rules, paragraph 5, the due date for Response was February 25, 2026. The Respondent did not submit any response. Accordingly, the Center notified the Respondent’s default on February 27, 2026.

The Center appointed Gustavo Patricio Giay as the sole panelist in this matter on March 10, 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 a significant presence in Belgium. The Complainant operates through its official website at “www.belfius.be”, where it offers banking and insurance services to its customers.

The Complainant has more than 5,000 employees and over 650 agencies and is wholly owned by the Belgian State. It is one of the leading banking and insurance institutions in Belgium. While its activities are primarily focused on the Belgian territory, the Complainant promotes its brand more broadly, including through sponsorship of national sports teams and sporting events.

The Complainant is the owner of numerous trademark registrations incorporating the term “BELFIUS”, which is an invented word derived from “Bel” (Belgium), “fi” (finance), and “us”. These trademarks are registered in multiple jurisdictions, including: (i) European Union (EUIPO): Reg. No. 010581205, registered since May 24, 2012, for classes 9, 16, 35, 36, 41 and 45; and (ii) Belgium (BOIP): Reg. No. 914650, registered since May 10, 2012, for classes 9, 16, 35, 36, 41 and 45; Reg. No. 915962, registered since June 11, 2012, for classes 9, 16, 35, 36, 41 and 45; and Reg No. 915963, registered since June 11, 2012, for classes 9, 16, 35, 36, 41 and 45.

The Complainant is also the registrant of several domain names incorporating the BELFIUS mark, including <belfius.be> and <belfius.com>, which resolve to websites used in connection with its banking, insurance, and corporate communication services. According to the annex provided by the Complainant, it is the registrant for the domain name <belfius-belgium> since February 29, 2012.

The disputed domain name <belfiuss-be.com> was registered on January 19, 2026.

According to the evidence on record, at the time of filing the Complaint, the disputed domain name did not resolve to an active website. The Panel further notes that, at the time of this decision, the disputed domain name continues to resolve to an inactive page. In particular, it displays a browser-generated message indicating that the website cannot be reached and that the connection to the server has been unexpectedly closed.

The Respondent is identified as “larryboatwise boat”, located in the United States. The record does not indicate any relationship between the Complainant and the Respondent, nor does it indicate that the Complainant has authorized the Respondent to register or use any domain name incorporating the BELFIUS mark.

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 <belfiuss-be.com> is confusingly similar to its trademark, in which the Complainant has prior rights. The Complainant asserts that the disputed domain name incorporates the trademark in its entirety, with only minor additions, thereby creating a likelihood of confusion among Internet users.

The Complainant further contends that the Respondent has no rights or legitimate interests in respect of the disputed domain name and that the Respondent is not related in any way to the Complainant. The Complainant states that it has not authorized, licensed, or otherwise permitted the Respondent to use its trademark or to register any domain name incorporating it.

Moreover, the Complainant contends that the disputed domain name was registered and is being used in bad faith. In particular, the Complainant submits that the Respondent was or should have been aware of the Complainant's trademark at the time of registration, given its prior registration and use, and that the disputed domain name constitutes a case of typosquatting intended to take advantage of the Complainant's reputation.

Finally, the Complainant requests that the Administrative Panel order the transfer of the disputed domain name to the Complainant.

B. Respondent

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

6. Discussion and Findings

According to paragraph 4(a) of the Policy, for this Complaint to succeed in relation to the disputed domain name, the Complainant must prove each of the following, namely that:

- i. the disputed domain name is identical or confusingly similar with a trademark or service mark in which the Complainant has rights; and
- 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 record shows that the Complainant owns several trademark registrations for BELFIUS, including European Union and Benelux registrations dating from 2012, well before the registration of the disputed domain name.

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.

Disregarding the generic Top-Level Domain ("gTLD") ".com", the disputed domain name incorporates the Complainant's BELFIUS trademark in its entirety. The disputed domain name differs from the Complainant's mark only by the addition of the letter "s" and the term "-be".

Although the addition of other terms "s" and "-be" 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 name and the mark for the purposes of the Policy. [WIPO Overview 3.1](#), section 1.8.

The Panel further notes that the addition of a minor typographical variation, such as the extra letter "s", constitutes a form of typosquatting, which panels have consistently found to be insufficient to avoid a finding of confusing similarity. [WIPO Overview 3.1](#), section 1.9.

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.

The Complainant asserts that it has not authorized, licensed, or otherwise permitted the Respondent to use its trademark or to register any domain name incorporating it. There is no evidence in the record suggesting that the Respondent has been commonly known by the disputed domain name or that the Respondent holds any trademark or other rights corresponding to the disputed domain name. The available registrar information identifies the registrant as larryboatwise boat, which does not correspond to the disputed domain name.

Furthermore, the record indicates that the disputed domain name does not resolve to an active website and there is no evidence of demonstrable preparations to use the disputed domain name in connection with a bona fide offering of goods or services. Nor does the record support a finding of legitimate noncommercial or fair use of the disputed domain name.

In light of the above circumstances, the Panel finds that the Respondent has not demonstrated any rights or legitimate interests in the disputed domain name.

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.

The record shows that the Complainant’s BELFIUS trademark has been registered since 2012, well before the registration of the disputed domain name on January 19, 2026. Given the distinctive nature of the BELFIUS mark and its use in connection with banking and financial services, the Panel considers it more likely than not that the Respondent was aware of the Complainant and its trademark at the time of registration of the disputed domain name.

The disputed domain name incorporates the Complainant’s trademark in its entirety, with only minor additions, including a typographical variation and a geographic reference to Belgium. In the Panel’s view, such composition reinforces the likelihood that the Respondent targeted the Complainant’s mark. The use of typosquatting has been consistently regarded by panels as indicative of bad faith registration and use.

The Panel further notes that the disputed domain name does not resolve to an active website.

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 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 <belfiuss-be.com> be transferred to the Complainant.

/Gustavo Patricio Giay/

Gustavo Patricio Giay

Sole Panelist

Date: March 24, 2026