

## **ADMINISTRATIVE PANEL DECISION**

Phoenix Group Management Services Limited v. Jim Goodwill  
Case No. D2026-0302

### **1. The Parties**

The Complainant is Phoenix Group Management Services Limited, United Kingdom, represented by Freeths LLP, United Kingdom.

The Respondent is Jim Goodwill, Ireland.

### **2. The Domain Name and Registrar**

The disputed domain name <standardlifeinternational-dac.com> is registered with CloudFlare, Inc. (the “Registrar”).

### **3. Procedural History**

The Complaint was filed with the WIPO Arbitration and Mediation Center (the “Center”) on January 26, 2026. On January 26, 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 (Registration private) and contact information in the Complaint. The Center sent an email communication to the Complainant on January 28, 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 30, 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 4, 2026. In accordance with the Rules, paragraph 5, the due date for Response was February 24, 2026. The Respondent did not submit any response. Accordingly, the Center notified the Respondent’s default on February 25, 2026.

The Center appointed Andrew Brown K.C. as the sole panelist in this matter on March 3, 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 company registered in the United Kingdom, having its registered office in Birmingham. The Complainant operates as a long-term savings and retirement business serving some 12 million customers under its pensions, savings and life insurance brands. It offers services in the United Kingdom, Ireland and Germany.

The Complainant owns a number of registrations for the STANDARD LIFE trademark (“the STANDARD LIFE Trademark”) including:

Territory	Number	Trademark	Registration Date	Classes
European Union	000496729	STANDARD LIFE	March 10, 1999	35, 36, and 42
United Kingdom	UK00900496729	STANDARD LIFE	March 10, 1999	35, 36, and 42
United Kingdom	UK00907606511	STANDARD LIFE	October 7, 2009	16, 35, and 36
United Kingdom	UK00002117347	STANDARD LIFE INTERNATIONAL	June 20, 1997	35, 36, and 42
European Union	000428003	STANDARD LIFE INTERNATIONAL	October 8, 1998	35, 36, and 42

The disputed domain name was registered on November 21, 2025. Fraudulent email communications have been sent from an email address associated using the disputed domain name, offering recipients to complete a secure online application for a fixed income deposit account.

#### 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 trademark rights to the STANDARD LIFE Trademark (including STANDARD LIFE INTERNATIONAL). It claims that, as a result of substantial and sustained use in the United Kingdom, Ireland and Germany, it has created reputation rights in its STANDARD LIFE Trademark.

The Complainant contends that the disputed domain name completely incorporates its STANDARD LIFE Trademark. Given that the Complainant offers services under its STANDARD LIFE Trademark in multiple jurisdictions including the United Kingdom, Ireland and Germany, the Complainant asserts that the inclusion of the word “international” in the disputed domain name is likely to increase the risk of confusion.

Further, the Complainant states that the disputed domain name is identical to a company name, Standard Life International DAC which is a related company to the Complainant.

Finally, the Complainant states that the similarity between the disputed domain name and the Complainant’s STANDARD LIFE Trademark is such that Internet users will be confused into believing that the disputed domain name is registered to or at least authorized, operated or endorsed by the Complainant. The disputed domain name is therefore claimed to be confusingly similar.

The Complainant contends that the Respondent has no rights or legitimate interests in respect of the disputed domain name. In this regard the Complainant states that:

- (a) the Respondent is not licensed or authorized by it to use the STANDARD LIFE Trademark or name; and
- (b) the Complainant's rights in the STANDARD LIFE Trademark pre-date the registration of the Respondent's disputed domain name.

The Complainant states that the disputed domain name has been registered in bad faith. As to use in bad faith, the Complainant makes the following assertions:

- (a) Internet users will be confused into believing that the disputed domain name has some form of association with it;
- (b) in addition or, in the alternative, the Complainant has been made aware of two email addresses associated with the disputed domain name that are being used in a fraudulent manner; and
- (c) the email from one of the addresses [...]@standardlifeinternational-dac.com purports to be from a "senior compliance officer" of Standard Life Ireland and offers information about a fraudulent "new Standard Life Fixed Income Deposit Account". An email from the second email address purports to be from a "senior account manager" of a Standard Life International DAC and offers information about a fraudulent "Fixed Term Deposit" by Barclays.

## **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 STANDARD LIFE Trademark and the Complainant's separate STANDARD LIFE INTERNATIONAL trademark is reproduced in the disputed domain name.

Although the addition of other terms here, "-dac" may bear on assessment of the second and third elements, the Panel finds the addition of such term 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.

Panels have held that the use of a domain name for illegal activity here, claimed to be phishing and other types of fraud can never confer rights or legitimate interests on a respondent. [WIPO Overview 3.1](#), section 2.13.1.

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 finds that the disputed domain name has been registered in bad faith for the following reasons:

- (a) The Complainant has clearly demonstrated its rights to the STANDARD LIFE Trademark and that the trademark was well known and had a reputation well prior to the registration of the disputed domain name on November 21, 2025. The Complainant’s trademark registrations and its use of those marks well pre-date the registration of the disputed domain name.
- (b) The Panel finds that the Respondent knew of the Complainant’s STANDARD LIFE Trademark prior to registration. The Respondent has used the disputed domain name in email addresses for fraudulent or phishing purposes and for holding out to Internet users that he/it is the Complainant or is associated with the Complainant.
- (c) Any good faith search of the Internet before registration of the disputed domain name would have revealed to the Respondent the Complainant’s trademark rights in and existing use of its STANDARD LIFE Trademark.

The Panel is also satisfied that the Respondent has used the disputed domain name in bad faith for the following reasons:

- (a) The Complainant has provided evidence that the disputed domain name has been used to intentionally attract consumers into believing that the disputed domain name has some form of association with the Complainant.
- (b) The Complainant has shown that the two email addresses associated with the disputed domain name are being used in a fraudulent manner.

One of the emails offers recipients information about a fraudulent “new Standard Life Fixed Income Deposit Account”. It attaches an application form asking recipients to provide their personal details and information.

The other email purports to offer information about a fraudulent “Fixed Term Deposit” by Barclays. The Complainant claims it has been made aware that the recipient of the email, who had clicked on a link shown on a Facebook page that offered the “Best Deposits on the market” subsequently received a call the following day from someone who introduced themselves using the name of an employee of a Complainant’s affiliate company.

(c) The disputed domain name is being used to disrupt with the Complainant’s business.

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 <standardlifeinternational-dac.com> be transferred to the Complainant.

*/Andrew Brown K.C./*  
**Andrew Brown K.C.**  
Sole Panelist  
Date: March 13, 2026