WIPO
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INTELLECTUAL PROPERTY
ORGANIZATION

ARBITRATION
AND
MEDIATION CENTER

ADMINISTRATIVE PANEL DECISION

Confederation Nationale du Credit Mutuel v. Chan Tze Ching
Case No. D2026-0417

1. The Parties

Complainant is Confederation Nationale du Credit Mutuel, France, represented by MEYER & Partenaires, France.

Respondent is Chan Tze Ching, China.

2. The Domain Name and Registrar

The disputed domain name <creditmutuelglobal.com> is registered with OwnRegistrar, Inc. (the “Registrar”).

3. Procedural History

The Complaint was filed with the WIPO Arbitration and Mediation Center (the “Center”) on February 2, 2026. On February 2, 2026, the Center transmitted by email to the Registrar a request for registrar verification in connection with the disputed domain name. On February 3, 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 (X) and contact information in the Complaint. The Center sent an email communication to Complainant on February 3, 2026, providing the registrant and contact information disclosed by the Registrar, and inviting Complainant to submit an amendment to the Complaint. Complainant filed an amended Complaint on February 6, 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 Respondent of the Complaint, and the proceedings commenced on February 11, 2026. In accordance with the Rules, paragraph 5, the due date for Response was March 3, 2026. Respondent did not submit any response. Accordingly, the Center notified Respondent’s default on March 4, 2026.

The Center appointed Jeffrey M. Samuels as the sole panelist in this matter on March 11, 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

Complainant Confederation Nationale du Credit Mutuel is the political and central body for the banking group Credit Mutuel. Credit Mutuel has provided banking and insurance services to 12 million clients for over a century. It maintains a network of 3,178 offices in France, congregated in 18 regional federations.

Complainant is the owner of many trademark registrations consisting of, or including, the mark CREDIT MUTUEL. These registrations include European trademark registration no. 18130616, registered on September 2, 2020; French trademark registration no. 1475940, registered on July 8, 1988; and French registration no. 1646012, registered on November 20, 1990.

Complainant also operates a website at the <creditmutuel.com> and <creditmutuel.fr> domain names, at which it provides information to the public about banking services.

The disputed domain name, <creditmutuelglobal.com>, was registered on January 17, 2026. The disputed domain name redirects to an application download page.

5. Parties' Contentions

A. Complainant

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

Notably, Complainant contends that the disputed domain name is confusingly similar to the CREDIT MUTUEL trademark. Complainant notes that the disputed domain name incorporates the mark in its entirety and that the inclusion of the descriptive term "global" does not alter the risk of confusion as it is devoid of distinctiveness.

Complainant next asserts that Respondent has no rights or legitimate interests in the disputed domain name. Complainant indicates that it has not given a license or authorization to anyone to register the disputed domain name and that the "use" of the disputed domain name is neither in connection with a bona fide offering of goods or services nor a legitimate noncommercial or fair use.

With respect to the issue of bad faith registration and use, Complainant asserts that its CREDIT MUTUEL mark is well known and that such fact creates a prima facie presumption that the disputed domain name was registered in violation of the Policy. According to Complainant, "Respondent could not have ignored the reputation of the trademarks CREDIT MUTUEL when registering the disputed domain name: Respondent has registered <creditmutuelglobal.com> precisely because he knew the well-known character of these trademarks. Moreover, the choice of the wording 'GLOBAL' [is] even likely to increase the likelihood of confusion because it may induce [the public] to believe that there is an association between the disputed domain name and the Complainant".

Finally, Complainant points out that, as a banking group, it has continually had to face counterfeiting/phishing attempts and accuses Respondent of using the disputed domain name in a phishing scam.

B. Respondent

Respondent did not reply to 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, followed only by the term "global". 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 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 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 Complainant has established a prima facie case that Respondent lacks rights or legitimate interests in the disputed domain name. Respondent has not rebutted 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, such as phishing/identity theft, can never confer rights or legitimate interests on a respondent. WIPO Overview 3.1, section 2.13.1. The screen shots submitted by Complainant show Respondent's use of the disputed domain name in the URL followed by "/project/install/requirements". The text includes information regarding Project Installation Server Requirements. Thus, it may reasonably be assumed that, by following the requirements, one would be able to access Complainant's server and, thereby, Respondent may obtain access to confidential information of Complainant's users, such as usernames, passwords and credit cards or account details.

The Panel finds the second element of the Policy has been established.

C. Registered and Used in Bad Faith

Panels have held that the use of a domain name for illegal activity, such as that found to exist in connection with Respondent's phishing activities, constitutes bad faith. WIPO Overview 3.1, section 3.4. Having reviewed the record, the Panel finds the Respondent's registration and use of the disputed domain name constitutes bad faith under the Policy.

The case file also establishes that Complainant's rights in its CREDIT MUTUEL mark predate the registration of the disputed domain name by close to 40 years and that given the mark's prominence in the banking field, it is more likely than not that Respondent registered the disputed domain name knowing of such mark and targeted Complainant and its mark at the time of registration. This is further support for a finding for Complainant on the "bad faith" element, as is the fact that Respondent appears to have provided false contact information in connection with the disputed domain name (Complainant alleges that the address mentioned in the WhoIs does not exist).

The Panel finds that 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 <creditmutuelglobal.com> be transferred to Complainant.

/Jeffrey M. Samuels/
Jeffrey M. Samuels
Sole Panelist
Date: March 20, 2026