ARBITRATION
AND
MEDIATION CENTER

WIPO
WORLD
INTELLECTUAL PROPERTY
ORGANIZATION

ADMINISTRATIVE PANEL DECISION
Belfius Bank SA / Belfius Bank NV v. Emmanuel Onyejiaka
Case No. D2026-0526

1. The Parties

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

The Respondent is Emmanuel Onyejiaka, Nigeria.

2. The Domain Name and Registrar

The disputed domain name <belfiuscorporateltd.com> is registered with Global Domain Group LLC (the "Registrar").

3. Procedural History

The Complaint was filed with the WIPO Arbitration and Mediation Center (the "Center") on February 7, 2026. On February 9, 2026, the Center transmitted by email to the Registrar a request for registrar verification in connection with the disputed domain name. On February 13, 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 February 16, 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 amended Complaint on February 20, 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 the Respondent of the Complaint, and the proceedings commenced on February 23, 2026. In accordance with the Rules, paragraph 5, the due date for Response was March 15, 2026. The Respondent did not submit any response. Accordingly, the Center notified the Respondent's default on March 16, 2026.

The Center appointed Catherine Slater as the sole panelist in this matter on March 19, 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. It has 5,000 employees and over 650 branches. It is owned by the Belgian state. Its operations are confined to Belgium though it may attract some international recognition arising out of its sponsorship of various Belgian sports teams.

The Complainant's group is the owner of numerous trademark registrations for, or containing, the term BELFIUS including:-

- European Union Trademark Registration No. 010581205 for BELFIUS, registered on May 24, 2012;
- Benelux Trademark Registration No. 0914650 for BELFIUS, registered on May 10, 2012,
- Benelux Trademark Registration No. 0915962 for BELFIUS (figurative), registered on June 11, 2012

BELFIUS is an invented word composed of "BEL" (referencing 'Belgium'), "FI" (referencing 'finance') and US (referencing that English word).

The Complainant operates the domain names <belfius.be> and <belfius.com>.

The disputed domain name was registered on January 5, 2026.

At the time of filing the Complaint and at the date of the Decision, the disputed domain name did not resolve to any active website.

On January 7, 2026, the Complainant sent, via e-mail, a complaint to the Registrar. On February 17, 2026 the Complainant sent, via e-mail, a cease-and-desist letter to the Respondent. No response was received to either communication although the latter cease-and-desist letter was sent only three days before the filing of the amended Complaint.

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 because the disputed domain name incorporates completely that trademark.

The Complainant further contends that the Respondent has no rights or legitimate interests in respect of the disputed domain name because the Respondent is unconnected to the Complainant, the Complainant has not consented to or otherwise approved the Respondent's registration and use of its trademark, the Respondent does not have any rights in BELFIUS and does not carry out an activity by reference to that trademark and the Respondent is not making a legitimate non-commercial nor fair use of the disputed domain name.

The Complainant further contends that the disputed domain name was registered and is being used in bad faith. In this regard, it says that the Respondent knew, or should have known, of the Complainant's trademark which indicates bad faith registration. It further says that it is not possible for the Respondent to use the disputed domain name in good faith, that the concealment of the Respondent's identity is an

indication of bad faith, the failure to respond to the cease-and-desist letter supports an inference of bad faith and the passive holding of the disputed domain name supports a finding 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.

Although the addition of other terms here, "corporate" and "ltd", 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 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 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.

The Complainant has shown that its BELFIUS trademark is an invented term, is distinctive and has certain degree of reputation, notably in Belgium. The Respondent has provided no explanation for its registration of the disputed domain name, which the Panel finds to be likely to be understood by Internet users as referring to the Complainant. The Panel infers in the circumstances that the Respondent registered the disputed domain name with the Complainant's trademark in mind, and with the intention of deriving unfair commercial advantage from the goodwill attaching to that trademark.

The Panel finds the disputed domain name to be inherently misleading, as inevitably suggesting to Internet users that it is owned or operated by, or otherwise affiliated with, the Complainant. While the Respondent's ultimate intentions with regard to the disputed domain name are unclear, the Panel can conceive of no use that the Respondent could make of the disputed domain name without causing confusion with the Complainant's trademark and taking unfair advantage of, and/or causing unfair detriment to, that trademark.

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 and 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 <belfiuscorporateltd.com> be transferred to the Complainant.

/Catherine Slater/
Catherine Slater
Sole Panelist
Date: March 30, 2026