ARBITRATION
AND
MEDIATION CENTER

WIPO
WORLD
INTELLECTUAL PROPERTY
ORGANIZATION

ADMINISTRATIVE PANEL DECISION
Aegon Ltd. v. Andrew Garfield
Case No. D2026-0682

1. The Parties

The Complainant is Aegon Ltd., Netherlands (Kingdom of the), represented by CSC Digital Brand Services Group AB, Sweden.

The Respondent is Andrew Garfield, Nigeria.

2. The Domain Name and Registrar

The disputed domain name <aegon.inc> is registered with Dynadot Inc (the "Registrar").

3. Procedural History

The Complaint was filed with the WIPO Arbitration and Mediation Center (the "Center") on February 17, 2026. On February 18, 2026, the Center transmitted by email to the Registrar a request for registrar verification in connection with the disputed domain name. On February 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, Super Privacy Service LTD c/o Dynadot) and contact information in the Complaint. The Center sent an email communication to the Complainant on February 23, 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 24, 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 25, 2026. In accordance with the Rules, paragraph 5, the due date for Response was March 17, 2026. The Respondent did not submit any response. Accordingly, the Center notified the Respondent's default on March 18, 2026.

The Center appointed Zoltán Takács as the sole panelist in this matter on March 24, 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 an international financial services group of companies based in the Netherlands (Kingdom of the) whose origins date back to the first half of the 19th century.

The Complainant has businesses across Europe, Asia, and the Americas. Its shares have been listed on the New York Stock Exchange since November 5, 1991 and the Amsterdam Stock Exchange since July 7, 1969.

The Complainant is the owner of, among others, the International Trademark Registrations No. 536748 for the word mark AEGON registered since March 30, 1989, and No. 1688760 for the figurative mark AEGON registered since July 11, 2022.

The Complainant has strong Internet presence through its primary domain names <aegon.com> registered on June 16, 1997, and <aegon.co.uk> registered on January 6, 1996.

The disputed domain name was registered on November 4, 2025 and was used to resolve to a website that was almost identical to the Complainant's official website at "www.aegon.co.uk" by copying its figurative mark, and design and texts found on the Complainant's website. The disputed domain name was subsequently used and is currently being used to resolve to a page displaying pay-per-click ("PPC") links some of which expressly referenced the Complainant or closely relate to the Complainant's insurance and financial services.

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 which solely consists of the Complainant's AEGON mark results in the disputed domain name being identical to the mark;

- the Respondent has no rights or legitimate interests in respect of the disputed domain name since it is unable to rely on any of the circumstances set out in paragraphs 4(c)(i), (ii), or (iii) of the Policy; and

- the Respondent's registration of the disputed domain name which consists of the Complainant's mark and the use of the disputed domain name to attempt to copy the Complainant's official website is indication of the Respondent's bad faith registration and use of the disputed domain name.

The Complainant requests that the disputed domain name be transferred from the Respondent to the Complainant.

B. Respondent

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

6. Discussion and Findings

A complainant must evidence each of the three elements required by paragraph 4(a) of the Policy in order to succeed on the complaint, namely that:

(i) the domain name is identical or confusingly similar to a trademark or service mark in which the complainant has rights;

(ii) the respondent has no rights or legitimate interests in respect of the domain name; and

(iii) the domain name has been 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 entirety of the mark is reproduced within the disputed domain name. Accordingly, the disputed domain name is identical to the mark for the purposes of the Policy. WIPO Overview 3.1, section 1.7.

The Panel finds that 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.

According to the documentary evidence submitted by the Complainant, the Respondent has used the disputed domain name to resolve to a website that was almost identical to the Complainant's official website at "www.aegon.co.uk" by copying its figurative mark, design, and texts found on the Complainant's website. Such use of the disputed domain name can never confer rights or legitimate interests on a respondent. WIPO Overview 3.1, section 2.13.1.

Also, the Respondent's use of the disputed domain name to host a parked page comprising PPC links which compete with or capitalize on the reputation and goodwill of the Complainant's mark does not represent a bona fide offering of goods or services. WIPO Overview 3.1. section 2.9.

The Panel finds that the Respondent has no rights or legitimate interests in the disputed domain name and that 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.

Having reviewed the record, the Panel finds that the Respondent's registration and use of the disputed domain name constitutes bad faith under the Policy.

In the present case, the Panel notes that the Complainant's mark predates the registration of the disputed domain name which is itself identical to the mark. This fact, coupled with the use of the disputed domain name to host a website that was almost identical to the Complainant's official website by copying its figurative mark, design, and texts found on the Complainant's website, is a clear indication that the Respondent must have been aware of the Complainant's mark at the time of registering the disputed domain name and chose to register it to target the mark. WIPO Overview 3.1, sections 3.2.1 and 3.2.2.

Also, the subsequent use of the disputed domain name to resolve to a page displaying PPC links closely related to the Complainant's business is a further indication of the Respondent's attempt to attract Internet users to this page for profit by creating a likelihood of confusion with the Complainant's mark, which is evidence of use of the disputed domain name in bad faith. WIPO Overview 3.1, sections 3.1.4 and 3.5.

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 <aegon.inc> be transferred to the Complainant.

/Zoltán Takács/
Zoltán Takács
Sole Panelist
Date: April 7, 2026