

ADMINISTRATIVE PANEL DECISION

Avant Doctors Finance Pty Limited v. steven steven
Case No. D2026-0833

1. The Parties

Complainant is Avant Doctors Finance Pty Limited, Australia, internally represented Australia.

Respondent is steven steven, Cambodia.

2. The Domain Name and Registrar

The disputed domain name <avantfinancialservices.com> (the “Domain Name”) is registered with GoDaddy.com, LLC (the “Registrar”).

3. Procedural History

The Complaint was filed with the WIPO Arbitration and Mediation Center (the “Center”) on February 26, 2026. On February 26, 2026, the Center transmitted by email to the Registrar a request for registrar verification in connection with the Domain Name. On February 26, 2026, the Registrar transmitted by email to the Center its verification response disclosing registrant and contact information for the Domain Name which differed from the named Respondent (Registration Private (“privacy service”)) and contact information in the Complaint. The Center sent an email to Complainant on March 2, 2026, providing the registrant and contact information disclosed by the Registrar, and inviting Complainant to submit an amendment to the Complaint. Complainant filed an amendment to the Complaint on March 2, 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 Respondent of the Complaint, and the proceedings commenced on March 12, 2026. In accordance with the Rules, paragraph 5, the due date for Response was April 1, 2026. Respondent did not submit any response. Accordingly, the Center notified Respondent’s default on April 15, 2026.

The Center appointed Robert A. Badgley as the sole panelist in this matter on April 20, 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 alleges:

“The Complainant relies on its common law trademark rights in the name ‘Avant Finance’ and ‘Avant Financial Services’, which have become distinctive identifiers associated with the Complainant’s services in Australia. ‘Avant’ is a trademark owned by the Avant Mutual Group Limited which is the parent company of the Complainant. Avant Mutual Group Limited is a public company incorporated in Australia which owns a group of companies known as the ‘Avant Mutual Group’, ‘Avant Group’ and ‘Avant’.”

“The Avant Group is one of Australia’s largest and longest-established organisations serving medical professionals, with a history dating back to 1893 and a national membership exceeding 90,000 practitioners. As part of the Avant Group, the Complainant known as Avant Financial Services and Avant Finance provides specialist lending, financial services, and advisory solutions for doctors, dentists, and healthcare practices across Australia. The business offers a broad range of loan and finance products and is presented as a key component of Avant’s ecosystem of professional services to the medical community.”

“Through extensive, continuous and public use across the healthcare and financial services sectors, these marks have acquired significant goodwill and has become uniquely associated with the Complainant and the Avant Group. Consumers, particularly within the medical and allied health sectors, recognise ‘Avant’ as denoting the Complainant as the provider of these specialised financial and professional services.”

Annexed to the Complaint are documents (screenshots from Complainant’s website, Complainant’s annual report, various forms developed by Complainant for use by its customers) corroborating the foregoing allegations of Complainant’s use of AVANT, AVANT FINANCE, and AVANT FINANCIAL SERVICES as a source identifier for Complainant’s services in the financial services sector.

The Domain Name was registered on August 18, 2023. According to Complainant, it was the original registrant of the Domain Name (and it annexed to the Complaint an invoice for the Domain Name registration in its name), but Complainant inadvertently allowed the registration to lapse in August 2025.

Complainant alleges that Respondent created a website at the Domain Name which “impersonates the Complainant by including the same distinctive Avant logo, color scheme, font styles and graphics”. Complainant asserts further:

“The website at the disputed domain name copies prior website content using a ‘WaybackMachineDownloader’ demo package, deliberately reconstructing a false version of the Avant Financial Services website with the same distinctive Avant logo, color scheme, font styles, graphics, phone number and locations. [...] This impersonation shows intentional targeting of the Complainant’s brand.”

Annexed to the Complaint are screenshots of Respondent’s website.

5. Parties’ Contentions

A. Complainant

Complainant contends that it has satisfied each of the elements required under the Policy for a transfer of the Domain Name.

B. Respondent

Respondent did not reply to Complainant's contentions.

6. Discussion and Findings

Paragraph 4(a) of the Policy lists the three elements which Complainant must satisfy with respect to the Domain Name:

- (i) the Domain Name is identical or confusingly similar to a trademark or service mark in which Complainant has rights; and
- (ii) 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

The Panel finds that Complainant has common law rights in the unregistered marks AVANT, AVANT FINANCIAL, and AVANT FINANCIAL SERVICES through use demonstrated in the record. The undisputed record shows longstanding and continuous use of the marks AVANT, AVANT FINANCIAL, and AVANT FINANCIAL SERVICES in commerce, and the record indicates that Complainant's marks have acquired distinctiveness as a source identifier for Complainant's services among a considerable number of customers.

The Panel also finds that the Domain Name is identical or confusingly similar to those marks. The Domain Name is comprised entirely of the AVANT FINANCIAL SERVICES mark, and it includes the dominant portion of the other marks – AVANT.

Complainant has established Policy paragraph 4(a)(i).

B. Rights or Legitimate Interests

Pursuant to paragraph 4(c) of the Policy, Respondent may establish its rights or legitimate interests in the Domain Name, among other circumstances, by showing any of the following elements:

- (i) before any notice to you [Respondent] of the dispute, your use of, or demonstrable preparations to use, the Domain Name or a name corresponding to the Domain Name in connection with a bona fide offering of goods or services; or
- (ii) you [Respondent] (as an individual, business, or other organization) have been commonly known by the Domain Name, even if you have acquired no trademark or service mark rights; or
- (iii) you [Respondent] are making a legitimate noncommercial or fair use of the Domain Name, without intent for commercial gain to misleadingly divert consumers or to tarnish the trademark or service mark at issue.

The Panel concludes that Respondent lacks rights or legitimate interests in respect of the Domain Name. Respondent has not come forward to articulate any bona fide basis for registering the Domain Name, and has not disputed the allegations and evidence presented by Complainant. The undisputed record here indicates that Respondent has used the Domain Name in connection with a website impersonating Complainant, which conduct does not invest Respondent with a legitimate interest in the Domain Name.

Complainant has established Policy paragraph 4(a)(ii).

C. Registered and Used in Bad Faith

Paragraph 4(b) of the Policy provides that the following circumstances, “in particular but without limitation”, are evidence of the registration and use of the Domain Name in “bad faith”:

- (i) circumstances indicating that Respondent has registered or has acquired the Domain Name primarily for the purpose of selling, renting, or otherwise transferring the Domain Name registration to Complainant who is the owner of the trademark or service mark or to a competitor of that Complainant, for valuable consideration in excess of its documented out of pocket costs directly related to the Domain Name; or
- (ii) that Respondent has registered the Domain Name in order to prevent the owner of the trademark or service mark from reflecting the mark in a corresponding domain name, provided that Respondent has engaged in a pattern of such conduct; or
- (iii) that Respondent has registered the Domain Name primarily for the purpose of disrupting the business of a competitor; or
- (iv) that by using the Domain Name, Respondent has intentionally attempted to attract, for commercial gain, Internet users to Respondent’s website or other online location, by creating a likelihood of confusion with Complainant’s mark as to the source, sponsorship, affiliation, or endorsement of Respondent’s website or location or of a product or service on Respondent’s website or location.

The Panel concludes, on the record provided here, that Respondent has registered and used the Domain Name in bad faith. The Panel incorporates its discussion above in the “Rights or Legitimate Interests” section. The undisputed record supports the conclusion that Respondent targeted Complainant’s mark for purposes of impersonating Complainant via a fake commercial website, in clear violation of the above-quoted Policy paragraph 4(b)(iv).

Complainant has established Policy paragraph 4(a)(iii).

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 Domain Name <avantfinancialservices.com> be transferred to Complainant.

/Robert A. Badgley/

Robert A. Badgley

Sole Panelist

Date: April 27, 2026