ARBITRATION
AND
MEDIATION CENTER

WIPO
WORLD
INTELLECTUAL PROPERTY
ORGANIZATION

ADMINISTRATIVE PANEL DECISION
Belfius Bank SA / Belfius Bank NV v. Best Autocenter
Case No. D2026-0951

1. The Parties

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

The Respondent is Best Autocenter, Netherlands (Kingdom of the).

2. The Domain Name and Registrar

The disputed domain name <connectbelfius.online> is registered with Spaceship, Inc. (the "Registrar").

3. Procedural History

The Complaint was filed with the WIPO Arbitration and Mediation Center (the "Center") on March 5, 2026. On March 6, 2026, the Center transmitted by email to the Registrar a request for registrar verification in connection with the disputed domain name. On March 9, 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 (The RDAP server redacted the value, Privacy service provided by Withheld for Privacy ehf) and contact information in the Complaint. The Center sent an email communication to the Complainant on March 9, 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 March 13, 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 March 16, 2026. In accordance with the Rules, paragraph 5, the due date for Response was April 5, 2026. The Respondent did not submit any response. Accordingly, the Center notified the Respondent's default on April 7, 2026.

The Center appointed Ahmet Akgüloğlu as the sole panelist in this matter on April 9, 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, Belfius Bank SA / Belfius Bank NV, is a renowned Belgian bank and financial services provider with a solid reputation in Belgium with more than 5,000 employees and over 650 agencies as well as 100% government shareholdership.

The Complainant (or its group companies) is the owner of numerous trademarks incorporating "Belfius", which is an invented word composed of "Bel" as in Belgium, "fi" as in finance, and the English word "us", such as BELFIUS with registration number 010581205 registered with the European Union Intellectual Property Office in classes 9, 16, 35, 36, 41, and 45 on May 24, 2012, BELFIUS with the registration number 914650 registered with the Benelux Office for Intellectual Property ("BOIP") in classes 9, 16, 35, 36, 41, and 45 on May 10, 2012, BELFIUS (logo) with the registration number 915963 registered with the BOIP in classes 9, 16, 35, 36, 41, and 45 on June 11, 2012, BELFIUS (logo) with the registration number 915962 registered with the BOIP in classes 9, 16, 35, 36, 41, and 45 on June 11, 2012.

The Complainant is the registrant to the domain name <belfius.be> that resolves to its official website where it offers banking and insurance services. The Complainant is also the registrant to <belfius.com>, which redirects to a website intended for institutional partners and journalists, as well as many other domain names that include the word "Belfius" and redirect to its official website.

The disputed domain name was registered on February 13, 2026, and resolves to an inactive page.

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.

The Complainant argues that there is a likelihood of confusion between the disputed domain name and the Complainant's BELFIUS trademarks. The Complainant submits that the comparison should be "made with the second-level portion of the domain names only, i.e. [']connectbelfius.online[']" and the disputed domain name is composed of the complete incorporation of the Complainant's trademark BELFIUS.

The Complainant states that its trademark registrations for BELFIUS predate the Respondent's registration of the disputed domain name and claims that the Complainant has not licensed, approved or in any way consented to the Respondent's registration and use of the trademark in the disputed domain name.

The Complainant additionally states that the Respondent has no trademark rights in BELFIUS and does not seem to carry out any activity, and argues that the Respondent is not making a legitimate noncommercial or fair use of the disputed domain name, in fact, there is no use of the disputed domain name in connection with an active website or even demonstrable preparations to use the disputed domain name by the Respondent.

The Complainant states that BELFIUS trademarks are registered as early as in 2012, years before the disputed domain name was registered, and the Complainant has established a substantial presence on the Internet with "more than 200 gTLDs and ccTLDs worldwide which incorporate the trademark BELFIUS as a domain name". The Complainant argues that, the Respondent either knows or should have known of the Complainant's trademark or business at the time when it registered the disputed domain name, as it incorporates the trademark BELFIUS with the term "connect" which is likely to cause confusion for third

parties, notably because the Complainant has a very active presence online to grant access to its services to its customers.

The Complainant also argues that at the moment of the submission of the Complaint, the Respondent does not use or does not seem to have the intention to use the disputed domain name for purposes of bona fide offering of goods and services over the Internet and as the Respondent does not own any rights and does not have any legal interest in the disputed domain name, it cannot pretend that it will use the disputed domain name in good faith.

The Complainant adds that there is no evidence of the Respondent's use, or demonstrable preparations to use the disputed domain name and there is no evidence that the Respondent has ever been commonly known by the disputed domain name.

Finally, the Complainant argues that the disputed domain name was registered and is being used in bad faith.

B. Respondent

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

6. Discussion and Findings

Paragraph 15(a) of the Rules instructs the Panel to "decide a complaint on the basis of the statements and documents submitted and in accordance with the Policy, these Rules and any rules and principles of law that it deems applicable". Paragraph 4(a) of the Policy requires that the Complainant proves each of the following three elements to obtain an order that the disputed domain name should be transferred or cancelled: (i) the disputed domain name is identical or confusingly similar to a trademark or service mark in which the Complainant has rights; and (ii) the Respondent has no rights or legitimate interests in respect of the disputed domain name; and (iii) the disputed domain name has been registered and is being used in bad faith. The Panel will proceed to analyze whether the three elements of paragraph 4(a) of the Policy are satisfied in this proceeding.

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 the term "connect" may bear on the assessment of the second and third elements, the Panel finds that the addition of such a 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 also ignored the generic Top-Level Domain ("gTLD") since it is viewed as a standard registration requirement and suggested as disregarded under the first element similarity test. (See WIPO Overview 3.1, section 1.11.1.)

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.

It is accepted by the Panel that the Complainant has not licensed nor authorized the use of its trademark to the Respondent, and the Panel finds no indication that the Respondent is commonly known by the disputed domain name, and notes that the Respondent has not submitted any response to the Complaint in terms of any rights or legitimate interests in the disputed domain name or the registered BELFIUS trademarks.

There is no evidence that the Respondent's activity through the disputed domain name constitutes legitimate noncommercial or fair use of the disputed domain name, as the domain resolves to an inactive page. The composition of the disputed domain name including the entirety of the Complainant's BELFIUS mark plus the word "connect", which is a commonly used word and has no effect to differ the disputed domain name from the Complainant's trademarks, would carry a risk of implied affiliation with the Complainant.

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.

The Complainant's BELFIUS trademarks have been registered as early as 2012, and the disputed domain name was registered on February 13, 2026. The Respondent did not respond to the Complainant's contentions as well as the warning letters, and the disputed domain resolves to an inactive page.

Panels have consistently found that the mere registration of a domain name that is identical or confusingly similar (particularly domain names comprising typos or incorporating the mark plus a descriptive term) to a well-known trademark, and particularly in the case of coined or fanciful marks, can by itself create a presumption of bad faith. In this case, the disputed domain name incorporates the Complainant's invented trademark, combining it with the descriptive and non-distinctive term "connect". The Panel concludes that this composition itself creates a presumption of bad faith.

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 or 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.

Considering the extensive presence of the Complainant on the Internet and the fact that BELFIUS is an invented term with no meaning in any language, the Panel concludes that the Complainant's trademark has a reputation for its financial services and the Respondent knew or should have known the Complainant's prior BELFIUS registrations and use, and the Respondent's choice of the disputed domain name cannot be a mere coincidence.

In this regard, considering the failure of the Respondent to submit a response, the Respondent's concealing its identity through usage of a privacy service in registration, and the implausibility of any good faith use to which the disputed domain name may be put, the Panel concludes that the Complainant has proven the Respondent's bad faith in registering and using the disputed domain name under the passive holding doctrine (*Telstra Corporation Limited v. Nuclear Marshmallows*, WIPO Case No. D2000-0003).

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 <connectbelfius.online> be transferred to the Complainant.

/Ahmet Akgüloğlu/
Ahmet Akgüloğlu
Sole Panelist
Date: April 23, 2026