

ADMINISTRATIVE PANEL DECISION

Banque Palatine v. Aye Lafe
Case No. D2026-1397

1. The Parties

The Complainant is Banque Palatine, France, represented by KALLIOPE Law Firm, France.

The Respondent is Aye Lafe, France.

2. The Domain Name and Registrar

The Disputed Domain Name <monpalatine.com> is registered with Hostinger Operations, UAB (the "Registrar").

3. Procedural History

The Complaint was filed with the WIPO Arbitration and Mediation Center (the "Center") on April 1, 2026. On April 2, 2026, the Center transmitted by email to the Registrar a request for registrar verification in connection with the disputed domain name. On April 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 (Anonymous) and contact information in the Complaint. The Center sent an email communication to the Complainant on April 7, 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 April 15, 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 April 16, 2026. In accordance with the Rules, paragraph 5, the due date for Response was May 6, 2026. The Respondent did not submit any response. Accordingly, the Center notified the Respondent's default on May 11, 2026.

The Center appointed Isabelle Leroux as the sole panelist in this matter on June 4, 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, Banque Palatine, is a French bank founded in 1780, specialising in small and medium-sized companies and asset management. It is a wholly owned subsidiary of Groupe BPCE, one of the largest banking groups in France, present in more than 40 countries via its various subsidiaries.

The Complainant is the owner of numerous trademarks, including the following:

- French trademark PALATINE, registration No. 3314051, registered on September 22, 2004, for services in classes 35 and 36;
- French trademark PALATINE, registration No. 3338990, registered on February 3, 2005, for goods and services in classes 9, 16, 38, 41, 42 and 45;
- European Union trademark PALATINE, registration No. 004353223, registered on July 31, 2006, for goods and services in classes 9, 16, 35, 36, 38, 41 and 42;
- French trademark BANQUE PALATINE, registration No. 3644179, registered on April 15, 2009, for services in classes 35, 36 and 38.

The Complainant also owns the domain name <palatine.fr>, registered in 2004, corresponding to its active institutional website.

The Disputed Domain Name <monpalatine.com> was registered on February 23, 2026. Initially registered anonymously, the Registrar confirmed the registrant as Aye Lefe, located in France.

In early March 2026, the Disputed Domain Name redirected to a website in French offering banking services similar to those of the Complainant, including the possibility of opening an account in order to “gain exclusive access to BANQUE PALATINE services”. The website was intended to lead consumers to believe that the services offered were those of Banque Palatine.

At the time of filing of the Complaint (April 1, 2026), the Disputed Domain Name led to an inaccessible website returning a “503 Service Unavailable” error.

The Respondent did not submit any response to the 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, on the first element, the Complainant contends that the Disputed Domain Name is confusingly similar to its PALATINE and BANQUE PALATINE trademarks. The Disputed Domain Name incorporates the term “palatine” in its entirety, and the addition of the French word “mon” (French word meaning “my” in English) does not avoid confusion; rather, it may lead consumers to believe the domain provides access to their PALATINE customer account. The Complainant relies on prior WIPO decisions involving its own marks (*Banque Palatine v. Ivan Popov*, WIPO Case No. [D2021-2635](#), *Banque Palatine v. Domain ID Shield Service CO., Limited /Domain eRegistration, Domain eRegistration*, WIPO Case No. [D2022-1321](#), *La Banque Palatine v. Palatine-Group SA*, WIPO Case No. [D2014-0874](#)) as well as analogous cases involving the addition of “mon” (*Boursorama S.A. v. jean pierre tripper*, WIPO Case No. [D2021-0936](#)) and the addition of

other terms to the BPCE group marks (*BPCE v. BIDOT Gaetan*, WIPO Case No. [D2024-1480](#)). The generic Top-Level Domain “.com” is to be disregarded.

On the second element, the Complainant contends that it has never authorised the Respondent to register or use any domain name incorporating its trademarks, has not granted any licence, and that the Respondent has no rights or legitimate interests. The Respondent was anonymous at the time of filing. The Disputed Domain Name leads to an inaccessible website, which does not constitute bona fide use, and the passive holding of a domain name incorporating a well-known trademark does not give rise to a legitimate right or interest.

On the third element, the Complainant contends that: (i) the PALATINE and BANQUE PALATINE trademarks are well-known in France and internationally; (ii) the Respondent must have been aware of the trademarks prior to registration, as the most elementary internet search would have disclosed them; (iii) in early March 2026, the Disputed Domain Name was used to redirect users to a fraudulent website impersonating Banque Palatine and offering banking services, which constitutes phishing and is bad faith per se; (iv) the passive holding of the Disputed Domain Name at the time of filing also constitutes bad faith; and (v) the Respondent attempted to conceal its identity by registering anonymously.

B. Respondent

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

6. Discussion and Findings

The Panel is required to decide the Complaint on the basis of the statements and documents submitted and in accordance with the Policy, the Rules, the Supplemental Rules, and any rules of law it deems applicable. Paragraph 4(a) of the Policy requires the Complainant to prove all three of the following:

- (i) the Disputed 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 disputed domain name; and
- (iii) the Disputed Domain Name has been registered and is being used in bad faith.

By Rules, paragraph 14(b), where a party defaults, the Panel shall draw such inferences as it considers appropriate.

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.

The Complainant has shown rights in respect of a trademark or service mark. The Complainant is the owner of several registered trademarks for PALATINE and BANQUE PALATINE in France, the European Union, and internationally, pre-dating the registration of the Disputed Domain Name on February 23, 2026 by many years.

The Disputed Domain Name incorporates the PALATINE trademark in its entirety. The Panel finds the mark is recognizable within the Disputed Domain Name. Accordingly, the Disputed Domain Name is confusingly similar to the mark for the purposes of the Policy.

Although the addition of the term “mon” (French word meaning “my” in English) may bear on assessment of the second and third elements, the Panel finds the addition of such 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 of WIPO Panel Views on Select UDRP Questions ([“WIPO Overview 3.1”](#)), section 1.8

The generic TLD “.com” is disregarded as a technical requirement of registration.

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 with 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 Complainant has never authorised or licensed the Respondent to use its PALATINE or BANQUE PALATINE trademarks or to register any domain name incorporating those marks. There is no evidence that the Respondent is commonly known by the Disputed Domain Name or has made a legitimate noncommercial or fair use thereof.

The Disputed Domain Name at the time of filing led to an inaccessible website. Panels have consistently held that the passive holding of a domain name does not constitute a bona fide offering of goods or services, nor a legitimate noncommercial or fair use.

Furthermore, prior to that, in early March 2026, the Disputed Domain Name redirected to a website impersonating the Complainant and purporting to offer banking services under the Complainant's marks. Panels have held that the use of a domain name for passing off can never confer rights or legitimate interests on a respondent. [WIPO Overview 3.1](#), section 2.13.

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.

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.

In the present case, the Panel finds bad faith established on several cumulative grounds.

First, the PALATINE and BANQUE PALATINE trademarks are well-known in France and internationally in the banking and financial services sector. The Complainant has been recognised as a well-known mark holder in prior WIPO UDRP decisions, including *Banque Palatine v. Ivan Popov*, WIPO Case No. [D2021-2635](#), and *La Banque Palatine v. Palatine-Group SA*, WIPO Case No. [D2014-0874](#) (supra).

The Panel finds it inconceivable that the Respondent, located in the Île-de-France region near the Complainant's Paris headquarters, registered the Disputed Domain Name without awareness of the Complainant and its marks.

Second, and most significantly, the evidence shows that in early March 2026 the Disputed Domain Name redirected to a website in French which impersonated the Complainant, used its marks, and offered users the possibility of opening an account in order to “gain exclusive access to BANQUE PALATINE services”.

This conduct constitutes an intentional attempt to attract, for commercial gain, internet users to the Respondent's website by creating a likelihood of confusion with the Complainant's mark as to source, sponsorship, affiliation or endorsement, within the meaning of paragraph 4(b)(iv) of the Policy.

Furthermore, the collection of personal data under the guise of a banking website strongly suggests phishing activity, which constitutes bad faith.

Third, with respect to the current passive use (the domain name leading to an inaccessible website at the time of filing), 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.

Having regard to: (i) the distinctiveness and reputation of the PALATINE marks; (ii) the Respondent's failure to submit any response or provide evidence of good-faith use; (iii) the Respondent's initial concealment of identity; and (iv) the implausibility of any legitimate good-faith use to which the Disputed Domain Name could be put, the Panel finds that passive holding in the circumstances of this case does not prevent a finding of bad faith.

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 <monpalatine.com> be transferred to the Complainant.

/Isabelle Leroux/

Isabelle Leroux

Sole Panelist

Date: June 17, 2026