

## ADMINISTRATIVE PANEL DECISION

### Ålandsbanken Abp v. Name Redacted

### Case No. D2026-1413

#### 1. The Parties

The Complainant is Ålandsbanken Abp, Finland, represented by Abion AB, Sweden.

The Respondents are Name Redacted<sup>1</sup>.

#### 2. The Domain Names and Registrar

The disputed domain names <alandsbanken.online> and <online-alandsbanken.online> (the “Disputed Domain Names”) are registered with Tucows Domains Inc. (the “Registrar”).

#### 3. Procedural History

The Complaint was filed with the WIPO Arbitration and Mediation Center (the “Center”) on April 2, 2026. On April 2, 2026, the Center transmitted by email to the Registrar a request for registrar verification in connection with the Disputed Domain Names. On April 3, 2026, the Registrar transmitted by email to the Center its verification response, disclosing registrant and contact information for the Disputed Domain Names which differed from the named Respondent (Redacted for Privacy / The RDAP server redacted the value) and contact information in the Complaint.

The Center sent an email communication to the Complainant on April 7, 2026 with the registrant and contact information of nominally multiple underlying registrants revealed by the Registrar, requesting the Complainant to either file a separate complaint for the Disputed Domain Name associated with a different underlying registrant or alternatively, demonstrate that the underlying registrants are in fact the same entity and/or that all domain names are under common control. The Complainant filed an amended Complaint on April 8, 2026.

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<sup>1</sup> The Respondents appear to have used the names of third parties when registering the Disputed Domain Names. In light of the potential identity theft, the Panel has redacted the Respondents’ names from this Decision. However, the Panel has attached as Annex 1 to this Decision an instruction to the Registrar regarding transfer of the Disputed Domain Names, which includes the names of the Respondents. The Panel has authorized the Center to transmit Annex 1 to the Registrar as part of the order in this proceeding, and has indicated Annex 1 to this Decision shall not be published due to the exceptional circumstances of this case. See *Banco Bradesco S.A. v. FAST-12785241 Attn. Bradescourgente.net / Name Redacted*, WIPO Case No. [D2009-1788](#).

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 Respondents of the Complaint, and the proceedings commenced on April 9, 2026. In accordance with the Rules, paragraph 5, the due date for Response was April 29, 2026. The Respondents sent email communications to the Center on April 9, 2026, and April 16, 2026. Accordingly, the Center notified the commencement of panel appointment process on April 30, 2026.

The Center appointed Marilena Comanescu as the sole panelist in this matter on May 5, 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, founded in 1919 in Finland, is part of the the Ålandsbanken Group, and is offering financial services such as banking, asset management, and financial advisory services to private individuals, companies, and institutions. The Complainant offers its services primarily in Finland and Sweden and operates through several offices across the Nordic region.

The Complainant holds trademark rights for or including ÅLANDSBANKEN, such as the following:

- the European Union Trademark Registration number 007494594 for ÅLANDSBANKEN (word), filed on December 30, 2008, registered on August 19, 2009, covering goods and services in International Classes 9, 35, 36, 38, and 42; and
- the European Union Trademark Registration number 019209327 for ALANDSBANKEN (stylized), filed on June 27, 2025, registered on October 31, 2025, covering goods and services in International Classes 9, 35, 36, 38, 42, and 45.

The Complainant is the registrant of numerous domain names incorporating the mark ÅLANDSBANKEN, such as <alandsbanken.com> created in 2000, <alandsbanken.app> created in 2023, <alandsbanken.capital> created in 2014, and <alandsbankenassetmanagement.fi> created in 2011.

The Complainant also actively uses the subdomain name <online.alandsbanken.fi>, redirecting to the associated corresponding webpage as a dedicated login portal page for its customers.

The Disputed Domain Names were registered as follows: <alandsbanken.online> on January 28, 2026, and <online-alandsbanken.online> on January 24, 2026.

At the time of filing of the Complaint, both Disputed Domain Names resolve to parked or error pages.

Before commencing the present proceedings, on March 12, 2026, the Complainant sent a Cease-and-Desist letter to the Respondents through the contact forms listed on the publicly available Whois records and to the Registrar, asking the latter to forward the letter to the Respondents. The Complainant sent a further reminder on March 24, 2026, but no response was received.

## 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 Names.

Notably, the Complainant contends that:

- the Disputed Domain Name <alandsbanken.online> is identical to its ÅLANDSBANKEN trademark, while the Disputed Domain Name <online-alandsbanken.online> is confusingly similar to the mark, since it incorporates it in its entirety with the additional term "online", which does not prevent a finding of confusing similarity;
- the Respondents have no rights or legitimate interests in the Disputed Domain Names because: (i) the Complainant and the Respondents have never had any previous relationships, nor has the Complainant ever granted the Respondents any rights to use the ÅLANDSBANKEN trademark, including in the Disputed Domain Names; (ii) the structure of the Disputed Domain Names reinforces the likelihood of confusion under the Policy – each Disputed Domain Name wholly incorporates the Complainant's distinctive trademark ÅLANDSBANKEN in its Second-Level portion, combined with the term "online". The risk of confusion is further heightened by the descriptive nature of the term "online", which directly corresponds to the Complainant's core business activities since also the Complainant provides a wide range of digital banking, IT, and fintech services, including online platforms and secure customer interfaces; (iii) combining the trademark with the term "online" in the Disputed Domain Names strongly suggests an intent to target the Complainant's existing online presence and to capitalize on user expectations; (iv) when searching for the Disputed Domain Names terms ("alandsbanken", "online-alandsbanken", "alandsbanken.online" or "online-alandsbanken.online") in the Google search engine, all of the results directly relate to the Complainant, its website, products or related topics; (v) the Respondents did not respond to the Complainant's Cease-and-Desist letter and hide their identities with the use of a privacy shield; and
- the Respondents registered and are using the Disputed Domain Names in bad faith mainly because: (i) the majority of the Complainant's trademark registrations predate the registration of the Disputed Domain Names; (ii) by conducting a simple online search regarding the Disputed Domain Names terms on popular search engines, the Respondents would have inevitably learnt about the Complainant, its trademark and business; (iii) the structure of the Disputed Domain Names shows that the Respondents registered the Disputed Domain Names having the Complainant and its trademarks in mind since they both wholly incorporate the Complainant's distinctive trademark ÅLANDSBANKEN. Moreover, the Disputed Domain Names, by incorporating the term "online", show a striking similarity with the Complainant's subdomain name <online.alandsbanken.fi> actively used as a dedicated login portal for its customers; and (iv) the non-use of a domain name would not prevent a finding of bad faith.

### B. Respondents

The Respondents did not substantively respond to the Complaint, but both sent informal email communications to the Center on April 9, 2026, and April 16, 2026, stating mainly that their accounts were hacked in January 2026 (and cancelled) and somehow further accessed without their authorization, and their personal data might have been used without their authorization to register the Disputed Domain Names.

One Respondent added that "I do not want these domainnames, I fully agree to the opposing party either receiving or cancelling the registration of these domainnames".

## 6. Discussion and Findings

### 6.1. Procedural Issue: Consolidation of Multiple Respondents

The amended Complaint was filed in relation to nominally different Disputed Domain Name registrants. The Complainant alleges that the Disputed Domain Name registrants are the same entity or mere alter egos of each other, or under common control. The Complainant requests the consolidation of the disputes against the multiple Disputed Domain Name registrants pursuant to paragraph 10(e) of the Rules.

The Disputed Domain Name registrants did not comment on the Complainant's request.

In the informal communication received by the Center on April 16, 2026, the person identified as the registrant for the Disputed Domain Name <alandsbanken.online>, claimed to have his customer account hacked, and that the "the hacker in this case has registered two domainnames, which had my details attached through WhoIs" and further listed both the Disputed Domain Names.

Paragraph 3(c) of the Rules states that a complaint may relate to more than one domain name, provided that the domain names are registered by the same domain name holder.

In addressing the Complainant's request, the Panel will consider whether (i) the Disputed Domain Names or corresponding websites are subject to common control; and (ii) the consolidation would be fair and equitable to all Parties. See WIPO Overview of WIPO Panel Views on Select UDRP Questions ("[WIPO Overview 3.1](#)"), section 4.11.2.

As regards common control, the Panel notes that the Disputed Domain Names: (i) have a similar composition: fully incorporating the trademark ALANDBANKEN in their Second-Level portion, together with the term "online" either in the Top-Level Domain and/or in the Second-Level portion; (ii) share identical technical infrastructure since they were registered through the same Registrar, are hosted by the same hosting provider, use identical name servers and are associated with nearly identical IP addresses; (iii) resolve to inactive websites, displaying the same default hosting page; (iv) were registered within a period of 4 days; and (v) the registrants on record have both claimed that their accounts had been hacked.

As regards fairness and equity, the Panel sees no reason why consolidation of the disputes would be unfair or inequitable to any Party.

Accordingly, the Panel decides to consolidate the disputes regarding the nominally different Disputed Domain Name registrants (referred to below as "the Respondent") in a single proceeding.

### 6.2. Substantive Issue: Three Elements

Under the Policy, the Complainant is required to prove on the balance of probabilities that:

- (i) the Disputed Domain Names are 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 the Disputed Domain Names; and
- (iii) the Disputed Domain Names have been registered and are 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 Names. See [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 Panel finds the entirety of the ALANDSBANKEN mark is reproduced within the Disputed Domain Name <alandsbanken.online>. Accordingly, the Disputed Domain Name <alandsbanken.online> is identical to the mark for the purposes of the Policy.

The Panel further finds the mark ÅLANDSBANKEN is recognizable within the Disputed Domain Name <online-alandsbanken.online>. Accordingly, the Disputed Domain Name <online-alandsbanken.online> is confusingly similar to the mark for the purposes of the Policy. [WIPO Overview 3.1](#), section 1.7.

While the addition of other elements, here a hyphen and the term “online”, may bear on assessment of the second and third elements, the Panel finds the addition of such elements does not prevent a finding of confusing similarity between the Disputed Domain Name <online-alandsbanken.online> 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 the Disputed Domain Names.

Although the overall burden of proof in UDRP proceedings is on the complainant, panels have recognized that proving 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 Names. 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 Names such as those enumerated in the Policy or otherwise.

The Panel notes the composition of the Disputed Domain Names, reproducing the Complainant’s trademark either exactly, or with an additional dictionary term, and considering the Complainant’s own highly similar domain names (in particular the subdomain name <online.alandsbanken.fi>), thus infers that such composition in the circumstances signals the Respondent’s intention of taking unfair advantage of the likelihood of confusion between the Disputed Domain Names and the Complainant as to the origin or affiliation of the websites.

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.

In the present case, the Panel notes that the Disputed Domain Names were registered in bad faith, with knowledge of the Complainant and its ÅLANDSBANKEN trademark, because they fully incorporate the Complainant’s mark which predates the registration of the Disputed Domain Names by about 17 years, in one case with an additional dictionary term related to the Complainant’s online business.

The Disputed Domain Names are also very similar to the Complainant's subdomain name <online.alandsbanken.fi>, a login portal page used by the Complainant's customers.

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.

At the time of filing of the Complaint and drafting of this Decision, the Disputed Domain Names resolved to parked or error pages. UDRP panels have found that the non-use of a domain name (including a blank or "coming soon" page) would not by itself prevent a finding of bad faith under the doctrine of passive holding. The Panel notes the composition of the Disputed Domain Names, the Respondent's failure to provide a response in this proceeding, the identity theft claim, and finds that, in the circumstances of this case, the passive holding of the Disputed Domain Names does not prevent a finding of bad faith under the Policy. [WIPO Overview 3.1](#), section 3.3.

The Panel finds the third element of the Policy has been established.

## 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 Names, <alandsbanken.online> and <online-alandsbanken.online>, be transferred to the Complainant.

*/Marilena Comanescu/*

**Marilena Comanescu**

Sole Panelist

Date: May 19, 2026