

## **ADMINISTRATIVE PANEL DECISION**

Ålandsbanken Abp v. Soni Dupez  
Case No. D2026-1742

### **1. The Parties**

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

The Respondent is Soni Dupez, Spain.

### **2. The Domain Names and Registrar**

The disputed domain names <online-alandbanken-fi.digital> and <onlinealandbanken-fi.digital> (the “Domain Names”) are registered with Hosting Concepts B.V. d/b/a Registrar.eu. (the “Registrar”).

### **3. Procedural History**

The Complaint was filed with the WIPO Arbitration and Mediation Center (the “Center”) on April 23, 2026. On April 24, 2026, the Center transmitted by email to the Registrar a request for registrar verification in connection with the Domain Names. On April 24, 2026, the Registrar transmitted by email to the Center its verification response disclosing registrant and contact information for the Domain Names which differed from the named Respondent (REDACTED FOR PRIVACY) and contact information in the Complaint. The Center sent an email communication to the Complainant on April 28, 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 29, 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 May 1, 2026. In accordance with the Rules, paragraph 5, the due date for Response was May 21, 2026. The Respondent did not submit any response. Accordingly, the Center notified the Respondent’s default on May 27, 2026.

The Center appointed Wolter Wefers Bettink as the sole panelist in this matter on June 1, 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 a Nordic financial services company, offering banking, asset management, and financial advisory services to private individuals, companies, and institutions. These include digital banking, IT, and fintech services, provided through online platforms and secure customer interfaces.

The Complainant was founded in 1919 in the Åland Islands, a Swedish-speaking region of Finland, and forms part of the Ålandsbanken Group. In the early 1980s, the Complainant expanded its operations by opening offices in mainland Finland. Today, the Complainant maintains offices in the Åland Islands as well as across mainland Finland, including Helsinki, Vaasa, Turku, Parainen, and Tampere, and in Sweden, including Stockholm, Gothenburg, and Malmö. In 2016, the Complainant launched the Åland Index, a tool that enables customers to estimate the carbon footprint of their card transactions. The Åland Index has since developed into a leading global banking standard for tracking climate impact. In 2024, the Complainant was awarded best private banking operator in Finland for the fourth consecutive year, and in 2025, it further strengthened its sustainability commitments by certifying and validating its climate targets with the Science Based Targets initiative (SBTi).

The Complainant is the owner of a number of registrations of the trade mark ÅLANDSBANKEN such as (the "Trade Marks"):

- United Kingdom trade mark ÅLANDSBANKEN, registered under No. UK00907494594 as of August 19, 2009
- European Union trade mark ÅLANDSBANKEN, registered under No. 007494594 as of August 19, 2009
- Finland trade mark ÅLANDSBANKEN, registered under No. 260244 as of January 15, 2014
- European Union figurative mark ÅLANDSBANKEN registered under No. 019209327 as of October 31, 2025
- European Union figurative mark ÅLANDSBANKEN, registered under No. 019209299 as of October 31, 2025
- European Union figurative mark ÅLANDSBANKEN, registered under No. 019209262 as of October 31, 2025

The Complainant uses the subdomain name <online.aldnsbanken.fi>, to redirect users to a dedicated login portal page for its customers.

The Domain Names were created on April 10, 2026. The Domain Name <onlinealdnsbanken-fi.digital> resolves to a blank page showing the wording "Wssup Xoo", while the Domain Name <online-aldnsbanken-fi.digital> resolves to an inactive website. The Domain Name <onlinealdnsbanken-fi.digital> features active MX records.

#### **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 Domain Names, as set out below.

The ÅLANDSBANKEN Trade Mark is clearly recognizable in the Domain Names and the addition of descriptive terms does not prevent a finding of confusing similarity under the first element. The presence of the generic Top-Level Domain (“gTLD”) extension “.digital” in the first level portion of the Domain Names is a standard registration requirement and may be disregarded when assessing whether the Domain Names are confusingly similar to the Trade Marks. Likewise, diacritics, like the corona in ÅLANDSBANKEN, do not materially alter the overall impression of a trade mark.

Therefore, the Domain Names are confusingly similar to the to the Complainant’s Trade Marks. The Complainant and the Respondent have never had any previous relationships, nor has the Complainant ever granted the Respondent any rights to use the Trade Marks, including in the Domain Names. There is no evidence that the Respondent is commonly known by the Domain Names or owns any corresponding trade mark rights. When searching for the Domain Names in the Google search engine, all of the results directly relate to the Complainant, as well as its website, its products or related topics. More specifically, when looking for the Domain Names, the top hit results refer to the subdomain name <online.alandsbanken.fi>, redirecting to the associated login portal of the Complainant.

The Respondent could have easily performed a similar search before registering the Domain Names and would have learnt that the Trade Marks are owned by the Complainant and that the Complainant has been using the Trade Marks for its business activities.

There is no evidence that the Respondent engages in, or has engaged in any legitimate or fair use of the Domain Names, or that the Respondent has been using, or preparing to use, the Domain Names in connection with a bona fide offering of goods and services or has made a legitimate noncommercial or fair use of the Domain Names. The structure of the Domain Names reinforces the likelihood of confusion under the Policy. Each Domain Name wholly incorporates the Trade Mark ÅLANDSBANKEN in its second-level portion, combined with the terms “online” and “fi”. The use of the term “online” is not incidental; rather, it evidences the Respondent’s deliberate attempt to create a false association with the Complainant and to mislead Internet users into believing that the Domain Names are connected to, endorsed by, or operated by the Complainant. The risk of confusion is further heightened by the descriptive nature of the terms “online” and “fi”, which directly correspond to the Complainant’s core business activities and the country-code for Finland, where the Complainant headquarters are based and operates through various offices. This reflects the Respondent’s intention to create an association, and a subsequent likelihood of confusion, in Internet users’ mind. The Domain Name <online-alandsbanken-fi.digital> resolves to an inactive website, whereas the Domain Name <onlinealandsbanken-fi.digital> displays a blank page with a single, minimal sentence of the top-left corner of the webpage, namely “Wssup Xoo”, which does not amount to genuine or substantive use of the domain. Therefore, the Domain Names are passively held, which does not constitute a bona fide offering of goods or services nor a legitimate noncommercial or fair use.

Also, the Respondent is hiding their identity with the use of a privacy shield.

For the foregoing reasons, the Respondent has no rights or legitimate interests in respect of the Domain Names, within the meaning of the paragraphs 4(a)(ii) and (4)(c) of the Policy.

The Complainant’s Trade Marks predate the registration of the Domain Names by many years. By conducting a simple online search regarding the Domain Names terms on popular search engines, the Respondent would have inevitably learnt about the Complainant, the Trade Marks and business. Furthermore, the structure of the Domain Names shows that the Respondent registered the Domain Names having the Complainant and the Trade Marks in mind. By incorporating both the Trade Marks and the descriptive terms “online” and “fi”, the Domain Names strongly suggest an intent to target the Complainant’s existing online presence and to capitalize on user expectations. Therefore, the Respondent knew the Trade Marks at the time it registered the Domain Names and the Domain Names shall be deemed as registered in bad faith.

All the circumstances mentioned above are also indications of bad faith use of the Domain Names. The fact that the Domain Names are not used actively does not prevent a finding of bad faith, considering (i) the degree of distinctiveness of the Trade Marks, (ii) the failure of the Respondent to submit a response or to provide any evidence of actual or contemplated good-faith use, (iii) the Respondent's concealing its identity, and (iv) the implausibility of any good faith use to which the Domain Names may be put.

In view of the above, the Complainant's conduct falls within the meaning of Paragraph 4(a)(iii) of the Policy.

## **B. Respondent**

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

## **6. Discussion and Findings**

### **A. Identical or Confusingly Similar**

The Complainant has shown that it has registered rights in the Trade Marks. The Domain Names are confusingly similar to the Trade Marks as they incorporate the ÅLANDSBANKEN Trade Mark in its entirety.

The addition of the term "online" and the term "fi", which appears to refer to Finland, where the Complainant originates, in the Domain Names does not avoid a finding of confusing similarity between the Domain Names and the Trade Marks (see WIPO Overview of WIPO Panel Views on Select UDRP Questions ("[WIPO Overview 3.1](#)"), section 1.8).

The gTLD ".digital" is typically disregarded under the confusing similarity test, since it is a technical registration requirement ([WIPO Overview 3.1](#), section 1.11.1).

Therefore, the Panel finds that the Domain Names are confusingly similar to the Trade Marks in which the Complainant has rights.

### **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.

Based on the evidence and the undisputed submissions of the Complainant, the Panel concludes that the Respondent has not received the Complainant's authorization or consent to use the Trade Marks as part of the Domain Names, is not commonly known by the Domain Names, and has not acquired trade mark rights in the Domain Names. In addition, the Respondent's use of the Domain Names does not constitute a bona fide offering of goods or services. The Domain Names do not resolve to a website and, by incorporating the Trade Marks, create the false impression of a relationship with or authorization by the Complainant. The fact that the Domain Names have so far been inactive, without an explanation from the Respondent, may suggest that the Respondent intends to profit from or harm the Trade Marks.

In view of the above, the Panel concludes that the Complainant has established that the Respondent has no rights or legitimate interests in the Domain Names.

### **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. This list of non-exhaustive circumstances that may indicate that a domain name was registered and used in bad faith, leaves open that other circumstances may be relevant in assessing whether a respondent's registration and use of a domain name is in bad faith. See [WIPO Overview 3.1](#), section 3.2.1.

Based on the undisputed information and the evidence provided by the Complainant, the Panel finds that at the time of registration of the Domain Names the Respondent was or should have been aware of the Trade Marks, since:

- the Respondent's registration of the Domain Names occurred more than 17 years after the registration of the earliest of the Trade Marks;
- the Trade Mark ÅLANDSBANKEN, which is the dominant element of the Domain Names, is an inherently distinctive term and it is unlikely that the Respondent spontaneously thought of it when registering the Domain Names; and
- a simple trade mark register search, or even an Internet search, prior to registration of the Domain Names would have informed the Respondent of the existence of the Trade Marks.
- Since, moreover, the Respondent has no authorization from or other affiliation with the Complainant, and was or should have been aware of the Complainant's rights at the time of registration, the Domain Names were registered in bad faith.

With regard to bad faith use, the Panel finds that the following circumstances taken together warrant a finding of bad faith use of the Domain Names:

- the probability that the Respondent was aware or should have been aware of the Complainant's rights in the Trade Marks;
- the lack of a formal Response of the Respondent;
- the use upon registration of the Domain Names of a proxy service, apparently to hide the identity of the Respondent.

Therefore, the Panel concludes that the Domain Names have been registered and are being used in bad faith.

### **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 <online-alandsbanken-fi.digital> and <onlinealandsbanken-fi.digital> be transferred to the Complainant.

*/Wolter Wefers Bettink/*

Wolter Wefers Bettink

Sole Panelist

Date: June 15, 2026