

## **ADMINISTRATIVE PANEL DECISION**

**Belfius Bank SA / Belfius Bank NV v. karina Karlsen**  
**Case No. D2026-1765**

### **1. The Parties**

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

The Respondent is karina Karlsen, Spain.

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

The disputed domain name <dienst-belfius.com> is registered with NameSilo, LLC (the “Registrar”).

### **3. Procedural History**

The Complaint was filed with the WIPO Arbitration and Mediation Center (the “Center”) on April 24, 2026. On April 27, 2026, the Center transmitted by email to the Registrar a request for registrar verification in connection with the disputed domain name. On April 27, 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 (Karlsen karina) and contact information in the Complaint. The Center sent an email communication to the Complainant on April 29, 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 amendment to the Complaint on April 29, 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 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 25, 2026.

The Center appointed Jonas Gulliksson 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 company incorporated under the laws of Belgium. It has over 5,000 employees, more than 650 agencies, and is wholly owned by the Belgian State.

The Complainant owns numerous trademark registrations, which include inter alia:

- European Union trademark registration No. 010581205 for the mark BELFIUS (word), registered on May 24, 2012.

Furthermore, according to the Complainant, it is a renowned Belgian bank and financial services provider with a solid reputation in Belgium and beyond. The Complainant owns domain names including <belfius.be>, and <belfius.com>.

The disputed domain name was registered on April 19, 2026. At the time of filing the Complaint, the disputed domain name resolved to an inactive website.

#### **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.

First, the Complainant argues that the disputed domain name is visually, phonetically and conceptually similar to the Complainant's BELFIUS mark. In this regard, the Complainant submits that it is well established that the mere addition of a descriptive or generic term does not prevent a finding of confusing similarity. Specifically, the Complainant notes that the element "dienst" means "service" in Dutch, one of the official languages of Belgium, where the Complainant is incorporated. Furthermore, according to the Complainant, where a domain name consisting of a well-known trademark is registered in combination with another word, the nature of that additional word will largely determine the confusing similarity. The addition of the non-distinctive, generic term "dienst" therefore does not dispel confusion. Taken together, the disputed domain name is likely to lead Internet users to assume that the website linked to the disputed domain name offers services provided by, or otherwise associated with, the Complainant.

Secondly, the Complainant asserts that it has established a prima facie case that the Respondent lacks any rights or legitimate interests in respect of the disputed domain name. The Complainant states that the Respondent has no rights in and has never been authorized to use, the Complainant's BELFIUS trademarks, which predate the registration of the disputed domain name. The Respondent has no trademark rights in BELFIUS and does not appear to carry out any relevant business activity. According to the Complainant, there is therefore no reason why the Respondent should adopt this word combination in a domain name. The Complainant further submits that the Respondent is not making legitimate noncommercial or fair use of the disputed domain name. In this regard, the Complainant argues that passive holding or non-use of a domain name may, in appropriate circumstances, be evidence of a lack of rights or legitimate interests.

Thirdly, the Complainant contends that the disputed domain name was registered and is being used in bad faith. The Complainant notes that its EU trademarks were registered in 2012, whereas the disputed domain name was registered in 2026. In the Complainant's view, the Respondent knew or should have known of the Complainant's trademark rights or at least acted with willful blindness. Had the Respondent conducted good-faith searches before registering the disputed domain name, it would have found references to the Complainant and recognized the likelihood of confusion between the disputed domain name and the Complainant's rights.

The Complainant also points out that it has a substantial Internet presence, with more than 200 generic Top-Level Domain “gTLD” and country code Top-Level Domain “ccTLD” domain names worldwide incorporating the BELFIUS mark. At the time of filing the Complaint, the Respondent did not, according to the Complainant, have any intention of using the disputed domain name for a bona fide offering of goods or services. The Complainant further submits that the Respondent’s identity appears fictitious and that the concealment of the Respondent’s identity is an indication of bad faith. The Respondent also failed to reply to the Complainant’s cease-and-desist letter. Taken together, the Complainant argues that the Respondent is passively holding the disputed domain name and thereby using it in bad faith.

## **B. Respondent**

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

## **6. Discussion and Findings**

### **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 other terms here, “dienst”, may bear on assessment of the second and third elements, the Panel finds 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 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.

Furthermore, the Panel considers that the composition of the disputed domain name carries a risk of implied affiliation with the Complainant. [WIPO Overview 3.1](#), section 2.5.1.

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. [WIPO Overview 3.1](#), section 3.2.1.

The Panel finds that the Respondent knew or should have known the Complainant's trademark, and registered the disputed domain name for the purpose of taking unfair advantage of the Complainant's reputation.

Panels have found that the non-use of a domain name (including a blank or "coming soon" page) does not, by itself, prevent a finding of bad faith under the doctrine of passive holding. To the contrary, taking into account the totality of the 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 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.

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 <dienst-belfius.com> be transferred to the Complainant.

*/Jonas Gulliksson/*  
**Jonas Gulliksson**  
Sole Panelist  
Date: June 15, 2026