ARBITRATION
AND
MEDIATION CENTER

WIPO
WORLD
INTELLECTUAL PROPERTY
ORGANIZATION

ADMINISTRATIVE PANEL DECISION

Crédit Industriel Et Commercial S.A. v. Ralf Lüddecke Onlinemarketing
Case No. D2026-1949

1. The Parties

The Complainant is Crédit Industriel Et Commercial S.A., France, represented by MEYER & Partenaires, France.

The Respondent is Ralf Lüddecke Onlinemarketing, Germany.

2. The Domain Name and Registrar

The disputed domain name <ciccapital.fund> ("the Disputed Domain Name") is registered with Sav.com, LLC (the "Registrar").

3. Procedural History

The Complaint was filed with the WIPO Arbitration and Mediation Center (the "Center") on May 5, 2026. On May 6, 2026, the Center transmitted by email to the Registrar a request for registrar verification in connection with the Disputed Domain Name. On May 6, 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 (Redacted for Privacy) and contact information in the Complaint. The Center sent an email communication to the Complainant on May 6, 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 May 7, 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 8, 2026. In accordance with the Rules, paragraph 5, the due date for Response was May 28, 2026. The Respondent did not submit any response. Accordingly, the Center notified the Respondent's default on May 29, 2026.

The Center appointed Pham Nghiem Xuan Bac 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 was set up in 1859 by an imperial decree signed by Napoleon III and is the oldest deposit bank in France. The Complainant is currently part of one of the main European banking groups, “Crédit Mutuel Alliance Fédérale” and has itself currently more than 5,3 million clients, among them almost 946,000 professionals and businesses. More than 1,800 agencies are distributed in France and 37 abroad.

The Complainant owns many trademark registrations that consist of or contain the element CIC (the “CIC trademark”), the abbreviated form of its company name, in multiple jurisdictions, including in Germany, where the Respondent is located, comprising International Trademark Registration No. 585099 in Classes 35 and 36 registered on April 10, 1992; European Union Trademark Registrations (No.11355328 and No. 005891411), both in Classes 9, 16, 35, 36, registered on March 26, 2013 and March 5, 2008 respectively; and French Trademark Registration No. 4633070 in Classes 7, 9, 16, 35, 36, 38, 41, 45 registered on April 10, 2020.

The Complainant is also the owner of the domain name <cic.fr>, <cic.eu>, and <cicbanques.com>. However, only the domain name <cic.fr> remains active.

The Disputed Domain Name was created on March 14, 2024. As of the date of this Decision, the Disputed Domain Name resolves to a parking page of the Registrar which displays the message “This website is coming soon!” with some sponsored pay-per-click (“PPC”) links. Previously, the Disputed Domain Name redirected to an adult content website.

5. Parties’ Contentions

A. Complainant

The Complainant contends that each of the elements specified in paragraph 4(a) of the Policy are satisfied in the present case, as follows:

(i) The Disputed Domain Name is identical or confusingly similar to a trademark or service mark, in which the Complainant has rights.

The Complainant contends that the Disputed Domain Name is confusingly similar to its CIC trademark. The Complainant argues that the generic Top-Level Domain (“gTLD”) “.fund” is a standard registration requirement and should be disregarded when examining confusing similarity under the Policy.

The Complainant submits that while the gTLD “.fund” is typically ignored when comparing the Disputed Domain Name to the CIC trademark, its relation to the financial field, the core business of the Complainant, reinforces findings of confusing similarity and bad faith under the Policy.

The Complainant further submits that the Disputed Domain Name identically reproduces the Complainant’s CIC trademark in its entirety, which is placed in first position of the radical of the Disputed Domain Name, as a catchy position.

The Complainant further argues that the addition of the descriptive term "capital" does not prevent a finding of confusing similarity. On the contrary, the Complainant argues that the term "capital", which refers to an amount of money borrowed under a bank loan, precisely describes the Complainant's core business.

(ii) The Respondent has no rights or legitimate interests in respect of the Disputed Domain Name.

The Complainant argues that the Respondent has no rights or legitimate interests in the Disputed Domain Name and has not been authorized, licensed, or otherwise permitted to register or use CIC trademark in any manner. The Respondent has no affiliation or relationship with the Complainant, is not currently and has never been known under the wording "CIC" or "CIC CAPITAL".

The Complainant further asserts the Respondent has not made any legitimate noncommercial or fair use of the Disputed Domain Name, as it currently resolves to a website under construction comprising sponsored links, after previously having redirected to other contents among which adult (pornographic) content websites, which does not constitute a bona fide offering of goods or services. Moreover, the Complainant asserts that the previous redirection of the Disputed Domain Name to adult (pornographic) content tarnishes the Complainant's reputation and further demonstrates the Respondent's lack of legitimate interest.

(iii) The Disputed Domain Name was registered and is being used in bad faith.

The Complainant submits that the CIC trademark has been well-known globally for decades, particularly in the banking and financial sectors since the Complainant's establishment in 1859. In light of such extensive reputation and longstanding use, the Complainant asserts that the Respondent must have been aware of the Complainant's rights at the time of registration of the Disputed Domain Name on March 14, 2024.

The Complainant argues that the Respondent's choice to combine its CIC trademark with the descriptive term "capital" and the gTLD ".fund", both of which relate directly to the Complainant's core financial business, proves the Respondent was aware of the Complainant and its trademark.

Additionally, the Complainant claims that the Respondent used a privacy/proxy service with the purpose of avoiding being identified and contacted especially in case of the detection of any fraudulent or bad faith use.

The Complainant also submits that the Disputed Domain Name previously resolved to adult (pornographic) content, which tarnishes the Complainant's well-known reputation and damages its professional image among its customers. Presently, the Disputed Domain Name resolves to a "coming soon" website featuring sponsored links, aiming to attract users for commercial gain by creating a likelihood of confusion with the Complainant's CIC trademark. Moreover, the Complainant further argues that numerous sub-domains are activated under this domain name.

With the said arguments, the Complainant requests that the Disputed Domain Name be transferred to the Complainant.

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 insertion of the other terms, here "capital", may bear on assessment of the second and third elements, the Panel concludes that the addition of such a term does not prevent a finding of the confusing similarity between the Disputed Domain Name and the Complainant's trademark, as per the purposes of the Policy. WIPO Overview 3.1, section 1.8.

In addition, the Panel determines that the addition of the gTLD ".fund" in the Disputed Domain Name is disregarded, as it is viewed as a technical necessity. WIPO Overview 3.1, section 1.11.1.

Therefore, the Panel finds that 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.

Paragraph 4(c) of the Policy lists circumstances, in particular but without limitation, which, if found by the Panel to be proved, demonstrate the Respondent's rights or legitimate interests in the Disputed Domain Name for the purposes of paragraph 4(a)(ii) of the Policy, including:

"(i) before any notice to you of the dispute, your use of, or demonstrable preparations to use, the domain name or a name corresponding to the domain name in connection with a bona fide offering of goods or services; or

(ii) you (as an individual, business, or other organization) have been commonly known by the domain name, even if you have acquired no trademark or service mark rights; or

(iii) you are making a legitimate noncommercial or fair use of the domain name, without intent for commercial gain to misleadingly divert consumers or to tarnish the trademark or service mark at issue."

Regarding paragraph 4(c)(i) of the Policy, the Panel finds, based on the evidence submitted by the Complainant, that the Respondent was not granted any license, permission, or authorization to use the CIC trademark or the Disputed Domain Name. There is no indication that the Respondent owns any registered or unregistered trademark rights in any jurisdiction corresponding to the Disputed Domain Name.

The Panel further finds that the CIC brand has been extensively and continuously used by the Complainant for more than a century as trademarks. It has also been used in the Complainant's domain names in relation to banking and financial services. The Disputed Domain Name reproduces the CIC trademark in its entirety with the mere addition of term "capital". Such composition, together with the choice of the .gTLD ".fund", signals to the Panel the Respondent's intention of taking unfair advantage the Complainant's CIC trademark by creating a likelihood of confusion between the Disputed Domain Name and the Complainant's trademark in an attempt to mislead Internet users into believing that the Respondent's website at the Disputed Domain Name is sponsored or endorsed by, or affiliated with the Complainant. In the Panel's view, such use of the Disputed Domain Name does not constitute a bona fide offering of goods or services within the meaning of paragraph 4(c)(i) of the Policy.

Regarding paragraph 4(c)(ii) of the Policy, the Panel finds no evidence demonstrating that the Respondent has been commonly known by the Disputed Domain Name, nor is there any indication that the Respondent is making a legitimate noncommercial or fair use of it, as the website associated with the Disputed Domain Name merely presents several PPC links and the message "This website is coming soon!", while information about the Respondent and its business (if any) can be found nowhere. Given the distinctiveness and reputation of the Complainant's trademark, the Panel finds that the Respondent registered and used the Disputed Domain Name with the intention of capitalizing on the goodwill associated with the Complainant's trademark and to create a misleading impression of affiliation with the Complainant.

Based on the foregoing findings, 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, including:

"(i) circumstances indicating that you have registered or you have acquired the domain name primarily for the purpose of selling, renting, or otherwise transferring the domain name registration to the complainant who is the owner of the trademark or service mark or to a competitor of that complainant, for valuable consideration in excess of your documented out-of-pocket costs directly related to the domain name; or

(ii) you have registered the domain name in order to prevent the owner of the trademark or service mark from reflecting the mark in a corresponding domain name, provided that you have engaged in a pattern of such conduct; or

(iii) you have registered the domain name primarily for the purpose of disrupting the business of a competitor; or

(iv) by using the domain name, you have intentionally attempted to attract, for commercial gain, Internet users to your website or other online location, by creating a likelihood of confusion with the complainant's mark as to the source, sponsorship, affiliation, or endorsement of your website or location or of a product or service on your website or location."

In the present case, the Panel finds that the Complainant has put forth evidence that the Respondent has registered and used the Disputed Domain Name in bad faith. The Respondent did not reply to the Complainant's contentions and, therefore, did not refute the Complainant's contentions.

The Panel has considered the Complainant's evidence relating to the registration and use of the Disputed Domain Name. In this regard, the Panel finds that the CIC trademark has been extensively and continuously used by the Complainant for more than a century (following its establishment in 1859), achieving important recognition and a strong reputation worldwide in the banking and financial sector. Such use and reputation long predate the registration of the Disputed Domain Name on March 14, 2024. In these circumstances, the Panel considers it highly unlikely that the Respondent registered the Disputed Domain Name without knowledge of the Complainant's prior rights.

The Disputed Domain Name incorporates the Complainant's CIC trademark in its entirety, with the addition of the term "capital" and gTLD ".fund", which are both closely linked and associated with Complainant's core business, and they only serve to reinforce the confusing similarity between the Disputed Domain Name and the Complainant's trademark. Given the distinctiveness of the CIC trademark and its established use, the Panel finds it implausible that the Respondent registered the Disputed Domain Name without knowledge of the Complainant and its trademark. Rather, the Panel considers that the Respondent deliberately selected the Disputed Domain Name to create an association with the Complainant.

The Panel further observes that the Disputed Domain Name resolves to a parking page of the Registrar displaying the message "This website is coming soon!" and PPC links, including, among others, links referring to "Real Estate" and "Finance", which relates to the Complainant's business activities. Such use is liable to mislead Internet users into believing that the website is operated by, affiliated with, or endorsed by the Complainant.

In these circumstances, the Panel finds that Internet users seeking the Complainant's banking and financial services are likely to be diverted to the Respondent's website and to assume a connection with the Complainant. The Panel therefore concludes that, by using the Disputed Domain Name, the Respondent has intentionally attempted to attract Internet users to its website for commercial gain by creating a likelihood of confusion with the Complainant's trademark as to the source, sponsorship, affiliation, or endorsement of its website and the products offered thereon. This constitutes evidence of bad faith within the meaning of paragraph 4(b)(iv) of the Policy.

The Panel further notes that the Respondent has concealed its identity through a privacy or proxy registration service. While the use of privacy or proxy services is not in itself indicative of bad faith, UDRP panels have consistently held that such conduct may support an inference of bad faith where it is combined with other circumstances suggesting an abusive registration or an attempt to frustrate enforcement efforts by the trademark owner. WIPO Overview 3.1, section 3.6.

Taking into account all of the above, the Panel finds that the Disputed Domain Name was registered and is being used by the Respondent in bad faith under paragraph 4(b) of the Policy, and the third element under paragraph 4(a) of the Policy is 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 Name <ciccapital.fund> be transferred to the Complainant.

/Pham Nghiem Xuan Bac/
Pham Nghiem Xuan Bac
Sole Panelist
Date: June 18, 2026