

ADMINISTRATIVE PANEL DECISION

Credit Industriel Et Commercial v. Name Redacted
Case No. D2026-2101

1. The Parties

The Complainant is Credit Industriel et Commercial, France, represented by MEYER & Partenaires, France.

The Respondent is Name Redacted.¹

2. The Domain Name and Registrar

The disputed domain name <banqueccic.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 May 15, 2026. On May 18, 2026, the Center transmitted by email to the Registrar a request for registrar verification in connection with the disputed domain name. On May 18, 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 (Privacy Protection Provided by Hostinger) and contact information in the Complaint. The Center sent an email communication to the Complainant on May 22, 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 22, 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”).

¹The Respondent appears to have used the name of a third party when registering the disputed domain name. In light of the potential identity theft, the Panel has redacted the Respondent’s name 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 name, which includes the name of the Respondent. The Panel has authorized the Center to transmit Annex 1 to the Registrar as part of the order in these proceedings. The Panel has decided that Annex 1 to this Decision shall not be published due to the exceptional circumstances of this case.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](#).

In accordance with the Rules, paragraphs 2 and 4, the Center formally notified the Respondent of the Complaint, and the proceedings commenced on June 1, 2026. In accordance with the Rules, paragraph 5, the due date for Response was June 21, 2026. The Respondent did not submit any response. Accordingly, the Center notified the Respondent's default on June 25, 2026.

The Center appointed Anna Carabelli as the sole panelist in this matter on June 30, 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

According to the information and supporting documents provided with the Complaint, the Complainant is the oldest French deposit bank founded in 1859 and commonly known under its abbreviated form "CIC".

The Complainant is the owner of numerous trademark registrations consisting of or including the sign "CIC" in various jurisdictions, including the following:

- French C.I.C. trademark registration No. 1358524, registered on June 10, 1986, in Classes 35 and 36;
- European Union CIC trademark registration No. 005891411, registered on March 5, 2008, in Classes 9, 16, 35 and 36;
- European Union CIC trademark registration No. 11355328, registered on March 26, 2013, in Classes 9, 16, 35 and 36;
- International CIC BANQUES trademark registration No. 585099 (FIGURATIVE), registered on April 10, 1992, in Classes 35 and 36;
- French CIC BANQUES trademark registration No. 1682713, registered on July 24, 1991, in Classes 35, 36 and 41

(hereafter collectively referred to as "CIC Trademark").

The Complainant also owns domain names reflecting the CIC Trademarks, including <cic.fr> which redirects to the Complainant's website, <cic.eu> and <cicbanques.com>.

The disputed domain name was registered on April 11, 2026, and resolves to a holding page provided by the Registrar.

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, the Complainant contends that:

- the Complainant's CIC Trademark is well-known, as recognized by numerous previous UDRP panels (see amongst others, *Credit Industriel et Commercial S.A. v. Khard Kolline*, WIPO Case No. [D2021-4378](#); and *Credit Industriel et Commercial S.A. v. Mao Adnri*, WIPO Case No. [D2013-2143](#));
- the disputed domain name is confusingly similar to the Complainant's CIC Trademark;
- the Respondent has no rights or legitimate interests in the disputed domain name. In this regard the Complainant contends that: (i) the Complainant has not authorized or somehow given consent to the Respondent to register and use the disputed domain name; (ii) the Respondent is not commonly known by the disputed domain name; and (iii) the Respondent's use of the disputed domain name is neither a bona fide offering of goods or services nor a legitimate noncommercial or fair use;

- the disputed domain name was registered and is being used in bad faith.

The Complainant further contends that the Respondent may have misappropriated the identity of the Name Redacted individual, especially considering (i) that the name of that individual matches that of a prominent economist and politician from a country on the southern coast of West Africa, and (ii) the contact information provided by the Respondent when registering the disputed domain name, where the email address does not match the account holder's name and the postal address is incomplete.

Based on the above the Complainant requests 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

6.1 Preliminary Procedural Issue: Respondent and Redaction of Respondent's Identity

The Name Redacted individual has been confirmed by the Registrar as the listed registrant of record for the disputed domain name.

The Complainant contends that the Respondent is very likely usurping the identity of Name Redacted.

Under paragraph 4(j) of the Policy the Panel has the power to determine to redact portions of its decision in exceptional circumstances. The practical result of the exercise of this power is that the provider, in this case the Center, will not publish on the Internet the name of the Respondent, but will redact this portion as determined by the Panel.

An independent web search conducted by this Panel revealed that the name redacted is shared by several public figures, including the current Minister of Economy and Finance of an African country and a well-known former soccer player of African descent.

In light of the evidence gathered, this Panel believes that fraud was most likely committed and that Name Redacted is a victim of identity theft. In the opinion of the Panel, it may be unfair to Name Redacted for his name to continue to be associated with the proceedings. The Panel has therefore decided that in all the circumstances this is an exceptional case and that it is appropriate to redact the registrant's name and information from the Panel's decision.

6.2 Substantive Issues

Paragraph 15(a) of the Rules instructs the Panel to decide the Complaint based on the statements and documents submitted and in accordance with the Policy, the Rules and any rules and principles of law that it deems applicable.

Under paragraph 4(a) of the Policy, the Complainant must prove each 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.

Paragraph 4(b) of the Policy sets out four illustrative circumstances, which for the purposes of paragraph 4(a)(iii) of the Policy, shall be evidence of registration and use of a domain name in bad faith.

Paragraph 4(c) of the Policy sets out three illustrative circumstances any one of which, if found by the Panel, shall be evidence of the Respondent's rights to or legitimate interests in a disputed domain name for the purposes of paragraph 4(a)(ii) of the Policy above.

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 Panel finds the Complainant's CIC Trademark is recognizable 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.

The addition of the generic Top-Level Domain, such as ".com", is viewed as a standard registration requirement and as such is typically disregarded under the first element confusing similarity test. [WIPO Overview 3.1](#), section 1.11.1.

Although the addition of other terms, here "banque", 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 3.1](#), section 1.8.

The Panel also notes that the inversion of the wording "cic" and "banque" in comparison to the Complainant's CIC BANQUES trademark, with the deletion of the letter "s" and the addition of an extra letter "c" to CIC (which is an example of intentional misspelling), also result in a domain name that is confusingly similar to the Complainant's trademark.

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.

The disputed domain name resolves to a holding page provided by the Registrar, which advertises the Registrar's domain name registration and web hosting services. There is therefore no evidence to suggest that the Respondent has used, or has made any demonstrable preparations to use, the disputed domain name in connection with a bona fide offering of goods or services, or that the Respondent is making legitimate, noncommercial or fair use of the disputed domain name, without the intent to misleadingly divert Internet users from the Complainant's website and/or services. Also, there is no evidence that the Respondent is commonly known by the disputed domain name.

Furthermore, the Panel notes the nature of the disputed domain name as discussed in paragraph A. above, which appears designed to create confusion with the Complainant's CIC Trademark.

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 according to the un rebutted evidence in the Complaint, the Complainant's CIC Trademark had been widely used in commerce for many years well before the registration of the disputed domain name, and has, as a result, acquired considerable reputation and goodwill as consistently recognized also in previous UDRP decisions. In the circumstances of the case, particularly noting the composition of the disputed domain name, it is difficult to believe that the Respondent did not have in mind the Complainant's CIC Trademark when registering the disputed domain name.

As to bad faith use, the disputed domain name does not point to an active website, currently resolving to a hosting page provided by the Registrar.

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. To the contrary, in looking at the totality of 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 reputation of the Complainant's CIC Trademark, the composition of the disputed domain name as discussed above, the failure of the Respondent to submit a response or provide any explanation for the registration 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 <banqueccic.com> be transferred to the Complainant.

/Anna Carabelli/

Anna Carabelli

Sole Panelist

Date: July 13, 2026