

## **ADMINISTRATIVE PANEL DECISION**

Belfius Bank SA / Belfius Bank NV v. Griet Vanpaemel, perso  
Case No. D2026-2430

### **1. The Parties**

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

The Respondent is Griet Vanpaemel, perso, Belgium.

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

The disputed domain name <ebelfius.top> is 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 June 4, 2026. On June 5, 2026, the Center transmitted by email to the Registrar a request for registrar verification in connection with the disputed domain name. On June 15, 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, perso) and contact information in the Complaint. The Center sent an email communication to the Complainant on June 15, 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 June 19, 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 June 19, 2026. In accordance with the Rules, paragraph 5, the due date for Response was July 9, 2026. The Respondent did not submit any response. Accordingly, the Center notified the Respondent's default on July 10, 2026.

The Center appointed Benoit Van Asbroeck as the sole panelist in this matter on July 17, 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 Belgian bank and financial services provider with more than 5,000 employees and over 650 agencies, with 100% government shareholdership.

The Complainant is the owner of several BELFIUS trademarks, including:

- European Union Trade Mark (EUTM) No. 010581205 for the word mark BELFIUS, registered on May 24, 2012, covering, inter alia, goods and services in Nice Classes 9, 16, 35, 36, 41, and 45;
- Benelux Trademark No. 1240452 for the word mark BELFIUS, registered on May 10, 2012, covering goods and services in Nice Classes 9, 16, 35, 36, 41, and 45.

The Complainant operates several domain names incorporating the BELFIUS trademark, including <belfius.be>.

The disputed domain name was registered on April 22, 2026. According to the Complaint, at the time of its filing, the disputed domain name did not resolve to an active page.

On April 23, 2026, the Complainant sent a first Cease and Desist Letter via the Registrar, asserting ownership of the BELFIUS trademark and requesting suspension of the disputed domain name as well as its immediate transfer to the Complainant. On April 29, 2026, a second Cease and Desist Letter marked "Last Reminder" was sent.

#### **5. Parties' Contentions**

##### **A. Complainant**

The Complainant contends that the disputed domain name is composed of the complete incorporation of the BELFIUS trademark with the sole addition of the letter "e" as a prefix, and that this addition does not lessen the inevitable confusion with the Complainant's trademarks.

The Complainant contends that its trademark registrations for "BELFIUS" significantly predate the Respondent's registration of the disputed domain name, that the Respondent is in no way associated with the Complainant, and that the Respondent has never been licensed or otherwise authorized to use the BELFIUS trademark. The Complainant also contends that the Respondent is not making a legitimate noncommercial or fair use of the disputed domain name, nor any use in connection with an active website, nor demonstrating demonstrable preparations to make such use. Furthermore, the Complainant contends that the Respondent had or should have had knowledge of the Complainant's trademark at the time of registration of the disputed domain name, as it incorporates "BELFIUS" in its entirety with only the addition of the letter "e", making mere coincidence inconceivable.

The Complainant contends that the concealment of the Respondent's identity through a privacy shield service and the Respondent's failure to reply to any of the Cease and Desist notices are indications of bad faith. The Complainant additionally contends that the passive holding of the disputed domain name, combined with the fact that the BELFIUS trademark constitutes the dominant element of the disputed domain name, the provision of incomplete contact details, and the impossibility of conceiving any plausible legitimate good-faith use of the disputed domain name, all support a finding of bad faith registration and use.

## **B. Respondent**

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

## **6. Discussion and Finding**

In accordance with paragraph 4(a) of the Policy, in order to succeed in this proceeding, the Complainant must prove each of the following three elements:

- (i) the disputed domain name is identical or confusingly similar to a trademark or service mark in which the Complainant has rights; and
- (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.

The Panel will proceed to analyse whether the three elements of paragraph 4(a) of the Policy are satisfied in the present case.

### **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 mark 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. Indeed, the Panel notes that the disputed domain name incorporates the Complainant's BELFIUS trademark in its entirety, preceded by the single letter "e". The BELFIUS trademark is clearly recognizable within the disputed domain name ([WIPO Overview 3.1](#), sections 1.7 and 1.9). The generic Top-Level Domain ".top" is generally disregarded in the comparison under the first element, as it is a standard registration requirement ([WIPO Overview 3.1](#), section 1.11).

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 Complainant has asserted that:

- the Respondent has never been licensed or otherwise authorised to use the BELFIUS trademark;
- there is no evidence that the Respondent has ever been commonly known by the disputed domain name or a name corresponding to the disputed domain name;
- the Respondent is not making a bona fide offering of goods or services under the disputed domain name, as the disputed domain name does not resolve to an active website;
- there are no indications that the Respondent would be making a legitimate noncommercial or fair use of the disputed domain name.

The Respondent has not filed a response and has not provided any evidence to establish rights or legitimate interests in the disputed domain name.

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.

The BELFIUS trademark is an invented and distinctive word, with no pre-existing meaning in any language. Given the above and given that BELFIUS is a well-known banking brand throughout Belgium, where the Respondent is reportedly located at, with a long-standing presence, the Panel finds it very unlikely that the Respondent was unaware of the Complainant's trademark at the time of registration of the disputed domain name.

The disputed domain name was registered on April 22, 2026, more than 14 years after the Complainant's trademark registrations. The disputed domain name reproduces the BELFIUS trademark in its entirety, with only the addition of the letter "e" as a prefix. The Panel considers on balance that no person would register a domain name containing the entirety of such a distinctive and well-known trademark without being aware of, and targeting, the Complainant and its rights. Moreover, the Panel notes that the prefix "e" placed before a brand name is commonly associated with electronic or online services. The addition of "e" before "belfius" is therefore likely to reinforce, rather than diminish, the association with the Complainant's electronic banking services, further increasing the potential for confusion.

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 distinctiveness or reputation of the Complainant's trademark, the composition of the disputed domain name, and the Respondent's failure to respond to the Complaint, 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.

Taking all these circumstances together, the Panel concludes that the disputed domain name was registered and is being used in bad faith within the meaning of paragraph 4(a)(iii) of 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 <ebelfius.top> be transferred to the Complainant.

*/Benoit Van Asbroeck/*

**Benoit Van Asbroeck**

Sole Panelist

Date: July 31, 2026