

ADMINISTRATIVE PANEL DECISION

Belfius Bank SA / Belfius Bank NV v. Registration Private, Perfect Privacy LLC

Case No. D2026-3413

1. The Parties

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

Respondent is Registration Private, Perfect Privacy LLC, Saint Kitts and Nevis.

2. The Domain Name and Registrar

The disputed domain name <belfius-equities.com> (the “Domain Name”) is registered with Fewmoretags OU d/b/a Trustname.com. (the “Registrar”).

3. Procedural History

The Complaint was filed with the WIPO Arbitration and Mediation Center (the “Center”) on July 31, 2026. On August 4, 2026, the Center transmitted by email to the Registrar a request for registrar verification in connection with the Domain Name. On August 4, 2026, the Registrar transmitted by email to the Center its verification response disclosing registrant and contact information for the Domain Name which differed from the named Respondent (REDACTED FOR PRIVACY) and contact information in the Complaint. The Center sent an email communication to Complainant on August 5, 2026, providing the registrant and contact information disclosed by the Registrar, and inviting Complainant to submit an amendment to the Complaint. Complainant filed an amended Complaint on August 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 Respondent of the Complaint, and the proceedings commenced on August 14, 2026. In accordance with the Rules, paragraph 5, the due date for Response was September 3, 2026. Respondent did not submit any response. Accordingly, the Center notified Respondent’s default on September 4, 2026.

The Center appointed Dinant T. L. Oosterbaan as the sole panelist in this matter on September 11, 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 provided in the Complaint, Complainant is a renowned Belgian bank and financial services provider with a solid reputation in Belgium and beyond. The activities of Complainant are focused on the Belgian territory. Nevertheless, the trademark is also shown outside Belgium as Complainant sponsors several national sports teams and sports events.

According to the evidence submitted, Complainant's group is the owner of numerous trademarks incorporating iterations of BELFIUS, which is an invented word composed of "Bel" as in Belgium, "fi" as in finance and the English word "us", including European Union Trademark BELFIUS No. 010581205, registration date May 24, 2012.

Complainant is the registrant to the domain name <belfius.be> that resolves to its official website where it offers banking and insurance services. Complainant is also the registrant of <belfius.com> which redirects to a website intended for institutional partners and journalists.

The Domain Name was registered on July 13, 2026. The Domain Name does not resolve to an active website.

The trademark registrations of Complainant were issued prior to the registration of the Domain Name.

5. Parties' Contentions

A. Complainant

Complainant contends that it has satisfied each of the elements required under the Policy for a transfer of the Domain Name.

Notably, Complainant contends that the Domain Name is identical or confusingly similar to Complainant's trademark BELFIUS as the Domain Name is composed of the complete incorporation of Complainant's trademark BELFIUS. Complainant submits that Internet users are likely to assume that the website that is linked to the Domain Name offers some kind of services supplied by Complainant, which obviously is not the case.

According to Complainant Respondent lacks any rights or legitimate interests in respect of the Domain Name. Complainant's trademarks registrations for BELFIUS predate Respondent's registration of the Domain Name. Respondent is in no way associated with Complainant. Complainant has not licensed, approved or in any way consented to Respondent's registration and use of the trademark in the Domain Name. Respondent has no trademark rights for BELFIUS and does not seem to carry out any activity. Hence, there is no reason why Respondent should adopt this word combination in the Domain Name. In fact, Respondent is not making any use of the Domain Name in connection with an active website or even indicating demonstrable preparations to use the Domain Name. In this regard, Complainant asserts that the passive holding or non-use of domain names is evidence of a lack of rights or legitimate interests in the Domain Name.

Complainant asserts that Respondent has registered and is using the Domain Name in bad faith. According to Complainant the BELFIUS trademark of Complainant is registered since 2012, whereas the Domain Name is registered in July 2026. Respondent thus either knows or should have known of Complainant's

trademark or else has exercised the kind of willful blindness that numerous panels have held supports a finding of bad faith.

According to Complainant, Respondent has registered the Domain Name in July 2026 and seems to have done nothing lawful with the website to which the Domain Name resolves as no content is displayed on the website. Such use can neither be considered a bona fide offering of goods or services nor 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.

Complainant also submits that there is no evidence of use, or demonstrable preparations to use and there is no evidence that Respondent has ever been commonly known by the Domain Name. Complainant refers to previous panel decisions which found that the passive holding of a domain name may amount to bad faith when it is difficult to imagine any plausible future active use of the Domain Name by Respondent that would be legitimate and not infringing Complainant's well-known mark.

B. Respondent

Respondent did not reply to Complainant's contentions.

6. Discussion and Findings

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

Paragraph 4(a) of the Policy requires that the complainant prove each of the following three elements to obtain an order that the disputed domain name should be transferred or cancelled:

- (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 analyze whether the three elements of paragraph 4(a) of the Policy are satisfied in this proceeding.

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.

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 BELFIUS mark is reproduced within the Domain Name. Accordingly, the 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, "equities", 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 Domain Name and the mark for the purposes of the Policy. [WIPO Overview 3.1](#), section 1.8.

The generic Top-Level Domain (“gTLD”) “.com” is disregarded under the first element confusing similarity test. [WIPO Overview 3.1](#), section 1.11.1.

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 Complainant has established a prima facie case that Respondent lacks rights or legitimate interests in the Domain Name. Respondent has not rebutted Complainant’s prima facie showing and has not come forward with any relevant evidence demonstrating rights or legitimate interests in the Domain Name such as those enumerated in the Policy or otherwise. Complainant has not licensed or otherwise permitted Respondent to use any of its BELFIUS trademarks or to register the Domain Name incorporating its trademarks. Respondent is not making a legitimate noncommercial or fair use of the Domain Name without intent for commercial gain to misleadingly divert Internet users or to tarnish the trademarks of Complainant. Based on the undisputed submission and evidence provided by Complainant, the Domain Name does not resolve to an active website. The Panel does not consider such non-use a bona fide offering of goods or services, nor a legitimate noncommercial or fair use of the Domain Name. There is also no evidence that Respondent is commonly known by the Domain Name nor that Respondent has acquired any trademark or service mark rights.

In addition, the Panel in particular takes into account the following. At the time the Panel tried to access the website under the Domain Name the access was denied with the following message in Dutch: “Misleidende website. Firefox heeft deze pagina geblokkeerd, omdat deze kan proberen u iets gevaarlijks te laten doen, zoals het installeren van software of het delen van persoonlijke gegevens zoals wachtwoorden of creditcardgegevens.” (translation: “Deceptive website. Firefox has blocked this page because it may trick you into doing something dangerous, such as installing software or sharing personal information like passwords or credit card details”.)

The Panel finds the second element of the Policy has been established.

C. Registered and Used in Bad Faith

The Panel finds that the Domain Name has been registered and is being used in bad faith. Noting the status of the BELFIUS mark and the overall circumstances of this case, the Panel finds it more likely than not that Respondent knew or should have known Complainant’s BELFIUS mark. The registration of the Domain Name in awareness of the BELFIUS mark and in the absence of rights or legitimate interests amounts under these circumstances to registration in bad faith.

The Panel finds that, given the distinctiveness of the BELFIUS mark, the incorporation of that mark in its entirety together with the term “equities”, and the failure of the Respondent to submit a Response or to provide any evidence of actual or contemplated good-faith use, the non-use of the Domain Name does not

prevent a finding of bad faith under the doctrine of passive holding. [WIPO Overview 3.1](#), section 3.3.

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 Domain Name, <belfius-equities.com>, be transferred to Complainant.

/Dinant T. L. Oosterbaan/

Dinant T. L. Oosterbaan

Sole Panelist

Date: September 25, 2026