

ADMINISTRATIVE PANEL DECISION

Belfius Bank SA / Belfius Bank NV v. julien manceau
Case No. D2026-3653

1. The Parties

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

The Respondent is julien manceau, France.

2. The Domain Name and Registrar

The disputed domain name <concoursbelfius.com> is registered with Dynadot Inc (the "Registrar").

3. Procedural History

The Complaint was filed with the WIPO Arbitration and Mediation Center (the "Center") on August 14, 2026. On August 17, 2026, the Center transmitted by email to the Registrar a request for registrar verification in connection with the disputed domain name. On August 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 (REDACTED FOR PRIVACY / Dynadot Privacy Service, Super Privacy Service LTD c/o Dynadot) and contact information in the Complaint. The Center sent an email communication to the Complainant on August 18, 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 August 21, 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 August 24, 2026. In accordance with the Rules, paragraph 5, the due date for Response was September 13, 2026. The Respondent did not submit any response. Accordingly, the Center notified the Respondent's default on September 21, 2026.

The Center appointed Pascal Böhner as the sole panelist in this matter on September 25, 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. It states that it has more than 5,000 employees and over 650 agencies, and that it is wholly owned by the Belgian State. According to the Complainant, BELFIUS is an invented word composed of “bel” as in Belgium, “fi” as in finance, and the English word “us”.

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

- European Union trademark registration No. 010581205 for BELFIUS, registered on May 24, 2012; and
- Benelux trademark registration No. 0914650 for BELFIUS, registered on May 10, 2012.

The Complainant’s BELFIUS trademarks cover, inter alia, banking services in class 36.

The Complainant is also the registrant of several domain names comprising the term “belfius”, including <belfius.be>, which resolves to its official website where it offers banking and insurance services, and <belfius.com>, which redirects to a website intended for institutional partners and journalists.

The disputed domain name was registered on July 30, 2026. It combines the Complainant’s BELFIUS trademark with the term “concours”, which means “contest” or “competition” in French, one of the official languages of Belgium.

According to the Complaint, at the time of its filing, the disputed domain name did not resolve to an active webpage.

The Complainant states that it sent cease-and-desist communications to the Registrar and to the Respondent, which remained unanswered.

The Respondent, as disclosed by the Registrar, is julien manceau, with an indicated country of residence in France. The contact details provided to the Registrar appear to be inconsistent, as they combine a street name located in Paris, France, a city and postal code located in Belgium, a region located in France, and a telephone number with the Belgian country code. No further information about the Respondent is available in the record.

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 disputed domain name <concoursbelfius.com> incorporates its BELFIUS trademark in its entirety, and that the addition of the term “concours” does not prevent a finding of confusing similarity.

The Complainant further contends that it has not licensed or otherwise authorized the Respondent to use its BELFIUS trademark, that the Respondent holds no trademark rights in BELFIUS, and that the Respondent is making neither a bona fide offering of goods or services nor a legitimate noncommercial or fair use of the disputed domain name, which does not resolve to an active website.

Finally, the Complainant contends that the Respondent knew or should have known of the BELFIUS trademark, registered since 2012, when registering the disputed domain name. It points out in particular that “concours” is a French term and that French is one of the official languages of Belgium, where the

Complainant is very active. According to the Complainant, the passive holding of the disputed domain name supports a finding of bad faith, since the disputed domain name mainly consists of its trademark and no plausible good faith use can be conceived of.

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, "concours", 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 generic Top-Level Domain ".com" is viewed as a standard registration requirement and as such 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 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 states that it has not authorized the Respondent to use its BELFIUS trademark, and nothing in the record indicates that the Respondent has been commonly known by the disputed domain name, or that the Respondent has used, or made demonstrable preparations to use, the disputed domain name in connection with a bona fide offering of goods or services. Moreover, the disputed domain name combines the Complainant's distinctive trademark with the French term "concoure" ("contest"), which may suggest a promotional contest organized by the Complainant. The Panel considers that this composition 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.

In the present case, the Panel notes that the Complainant's BELFIUS trademark was registered more than 14 years before the registration of the disputed domain name. "BELFIUS" is an invented term with no apparent meaning other than as a reference to the Complainant. The disputed domain name combines this trademark with a French term "concoure" ("contest") which may suggest a promotional contest organized by the Complainant. In these circumstances, the Panel finds that the Respondent was more likely than not aware of the Complainant and its trademark, and targeted them, when registering the disputed domain name.

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.

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 of the Complainant's trademark, the composition of the disputed domain name, and the failure of the Respondent to submit a response, 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 <concourebelfius.com> be transferred to the Complainant

/Pascal Böhner/

Pascal Böhner

Sole Panelist

Date: October 6, 2026