ARBITRATION
AND
MEDIATION CENTER

WIPO
WORLD
INTELLECTUAL PROPERTY
ORGANIZATION

ADMINISTRATIVE PANEL DECISION
Belfius Bank SA / Belfius Bank NV v. Jad El Manfalouti, Big Group
Case No. D2026-4112

1. The Parties

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

The Respondent is Jad El Manfalouti, Big Group, Italy.

2. The Domain Name And Registrar

The disputed domain name <belfiusbelge.com> 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 September 12, 2026. On September 14, 2026, the Center transmitted by email to the Registrar a request for registrar verification in connection with the disputed domain name. On September 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) and contact information in the Complaint. The Center sent an email communication to the Complainant on September 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 amended Complaint on September 19, 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 September 21, 2026. In accordance with the Rules, paragraph 5, the due date for Response was October 11, 2026. The Respondent did not submit any response.

On October 13, 2026, the Center informed the Parties that, due to an administrative oversight, the Written Notice had not been dispatched to the Respondent by post. The Center noted that the notification of the Complaint had been successfully delivered by email to the Respondent's email address disclosed by the Registrar, and that the Registrar's contact form had also been used to notify the Respondent. The Center dispatched the Written Notice by post and granted the Respondent a period until October 18, 2026, to indicate whether it wished to participate in the proceeding. The Respondent did not reply. Accordingly, the Center notified the Respondent's default on October 19, 2026.

The Center appointed Torsten Bettinger as the sole panelist in this matter on October 21, 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 insurance provider headquartered in Brussels. According to the Complaint, it has more than 5,000 employees and over 650 branches, and its shares are held by the Belgian State. The Complainant states that BELFIUS is an invented word composed of "Bel" as in Belgium, "fi" as in finance, and the English word "us".

The Complainant owns several trademark registrations for BELFIUS. For purposes of this proceeding, it is sufficient to note European Union Trade Mark No. 010581205 for the word mark BELFIUS, filed on January 23, 2012, and registered on May 24, 2012, for goods and services in classes 9, 16, 35, 36, 41 and 45, including banking business and financial affairs in class 36.

The Complainant also relies on Benelux Trademark Registration No. 0914650 for the word mark BELFIUS, filed on January 23, 2012, and registered on May 10, 2012, and on Benelux Trademark Registrations Nos. 0915962 and 0915963 for figurative marks consisting of BELFIUS, each filed on March 2, 2012, and registered on June 11, 2012.

The registration extracts submitted with the Complaint were printed in 2019 and indicate expiry dates in 2022. The Panel has therefore consulted the publicly available database of the European Union Intellectual Property Office, which shows that European Union Trade Mark No. 010581205 has been renewed and remains registered until January 23, 2032.

The Complainant operates its official website at <belfius.be>, through which it offers banking and insurance services. It also holds the domain name <belfius.com> and numerous other domain names incorporating BELFIUS.

The disputed domain name was registered on August 17, 2026. According to the evidence submitted with the Complaint, it does not resolve to an active website; an attempt to access it returns an error message stating that the server could not be found.

On August 19 and August 25, 2026, the Complainant sent cease-and-desist notices to the Registrar, expressing concern that the disputed domain name could be used for phishing and asking the Registrar to suspend it. On September 17, 2026, after the Registrar had disclosed the registrant's identity, the Complainant sent a cease-and-desist email to the Respondent's email address. The record does not show any reply to these communications.

According to the Registrar, the Respondent is located in Italy. 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.

The Complainant contends that the disputed domain name is confusingly similar to its BELFIUS trademark because it incorporates the mark in its entirety, and that the addition of the term "belge" is likely to lead Internet users to believe that the disputed domain name is connected with the Complainant.

The Complainant further contends that the Respondent has no rights or legitimate interests in the disputed domain name. The Complainant has not licensed or otherwise authorized the Respondent to use the BELFIUS mark, the Respondent is not commonly known by the disputed domain name, and the Respondent has neither used the disputed domain name nor made demonstrable preparations to use it in connection with a bona fide offering of goods or services.

Finally, the Complainant contends that the disputed domain name was registered and is being used in bad faith. It submits that the Respondent must have known of the Complainant and its BELFIUS mark, registered since 2012, when registering the disputed domain name, particularly in view of the addition of the term "belge", which refers to Belgium, where the Complainant is very active. The Complainant further submits that the passive holding of the disputed domain name constitutes use in bad faith in the circumstances of this case, given that no plausible good-faith use can be conceived, that the Respondent concealed its identity, and that the Respondent did not respond to the cease-and-desist notices.

B. Respondent

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

6. Discussion And Findings

Paragraph 4(a) of the Policy requires the Complainant to 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; (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 Respondent's failure to respond does not automatically result in a decision in favor of the Complainant. The Complainant must still establish each of the three elements, although the Panel may draw appropriate inferences from the Respondent's default under paragraph 14(b) of the Rules. WIPO Overview of WIPO Panel Views on Select UDRP Questions ("WIPO Overview 3.1"), section 4.3.

Notification of the Respondent

The Written Notice was not dispatched to the Respondent by post when the proceeding commenced. The Panel is nevertheless satisfied that the Center employed reasonably available means calculated to achieve actual notice to the Respondent, as required by paragraph 2(a) of the Rules. The Complaint was successfully delivered by email to the email address disclosed by the Registrar, which the Registrar reported as verified, and the Registrar's contact form was also used. Once the oversight was identified, the Center dispatched the Written Notice by post and granted the Respondent an additional period to indicate whether it wished to participate in the proceeding. The Respondent did not avail itself of that opportunity. The Panel therefore proceeds to a decision on the record.

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 3.1, section 1.7.

The Complainant has shown rights in the BELFIUS trademark for purposes of the Policy. WIPO Overview 3.1, section 1.2.1.

The disputed domain name incorporates the BELFIUS mark in its entirety, followed by the term "belge", the French word for "Belgian". The mark remains clearly recognizable within the disputed domain name. Although the addition of other terms, here the geographical term "belge", may bear on the assessment of the second and third elements, it does not prevent a finding of confusing similarity. WIPO Overview 3.1, section 1.8.

The generic Top-Level Domain ".com" is viewed as a standard registration requirement and is disregarded under the first element confusing similarity analysis. WIPO Overview 3.1, section 1.11.1.

Accordingly, the Panel finds that the disputed domain name is confusingly similar to the Complainant's BELFIUS trademark. 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 may involve the difficult task of proving a negative, requiring information that is often primarily within the knowledge or control of the respondent. Where a complainant makes out a prima facie case that the respondent lacks rights or legitimate interests, the burden of production shifts to the respondent to come forward with relevant evidence demonstrating rights or legitimate interests, although the burden of proof remains on the complainant. WIPO Overview 3.1, section 2.1.

The Complainant has not authorized, licensed, or otherwise permitted the Respondent to use the BELFIUS trademark. There is no evidence that the Respondent, identified by the Registrar as Jad El Manfalouti of Big Group, is commonly known by the disputed domain name.

The disputed domain name does not resolve to an active website. There is no evidence of any use of, or demonstrable preparations to use, the disputed domain name in connection with a bona fide offering of goods or services, nor of any legitimate noncommercial or fair use.

Moreover, the disputed domain name combines the Complainant's distinctive mark with the term "belge", which refers to the country in which the Complainant is based and conducts its banking business. This composition carries a high risk of implied affiliation with the Complainant and cannot constitute fair use. WIPO Overview 3.1, section 2.5.1.

The Respondent has not rebutted the Complainant's prima facie case. Accordingly, the Panel finds that the Respondent has no rights or legitimate interests in the disputed domain name within the meaning of paragraph 4(a)(ii) of the Policy. The second element of the Policy has been established.

C. Registered and Used in Bad Faith

The Panel notes that paragraph 4(b) of the Policy sets out circumstances, in particular but without limitation, that shall be evidence of the registration and use of a domain name in bad faith. Other circumstances may also 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.

BELFIUS is an invented term that has no meaning other than as the Complainant's trademark and trade name. The Complainant's European Union Trade Mark, which also extends to Italy, where the Respondent is located, was registered more than fourteen years before the disputed domain name. The Respondent combined the mark with "belge", a reference to Belgium, where the Complainant operates as a major bank. In these circumstances, the Panel finds it implausible that the Respondent selected the disputed domain name without knowledge of the Complainant. The Panel is satisfied that the Respondent registered the disputed domain name to target the Complainant and its mark.

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. 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 BELFIUS mark and its reputation in Belgium, the composition of the disputed domain name, which combines the mark with a reference to the Complainant's home country, the Respondent's failure to respond to the Complainant's cease-and-desist email or to the Complaint, and the absence of any evidence of actual or contemplated good-faith use. Given this composition, the Panel cannot conceive of any plausible good-faith use of the disputed domain name by the Respondent. Any use would be likely to mislead the Complainant's customers into believing that the disputed domain name is operated by or affiliated with the Complainant. In view of the nature of the Complainant's banking services, such a domain name also carries an obvious risk of being used for fraudulent purposes. The Panel does not need to determine whether, as the Complainant suspects, the Respondent intended to use the disputed domain name for phishing. The Panel 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 Complainant also relies on the concealment of the Respondent's identity. The redaction of the registrant data in the publicly available WHOIS record appears to result from the Registrar's application of privacy regulations and does not, in itself, constitute evidence of bad faith. WIPO Overview 3.1, section 3.6. The Panel's finding does not rest on this factor.

Accordingly, the Panel finds that the disputed domain name has been registered and is being used in bad faith within the meaning of paragraph 4(a)(iii) of the Policy. The third element of the Policy has been 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 <belfiusbelge.com> be transferred to the Complainant.

/Torsten Bettinger/
Torsten Bettinger
Sole Panelist
Date: November 4, 2026