

Decision for dispute CAC-UDRP-105350

Case number **CAC-UDRP-105350**

Time of filing **2023-04-12 09:59:16**

Domain names **lendingclub.loans**

Case administrator

Name **Olga Dvořáková (Case admin)**

Complainant

Organization **LendingClub Bank, National Association**

Complainant representative

Organization **RODENBAUGH LAW**

Respondent

Organization **Lending Club**

OTHER LEGAL PROCEEDINGS

The Panel is not aware of any other legal proceedings which are pending or decided and which relate to the disputed domain name.

IDENTIFICATION OF RIGHTS

In these proceedings, the Complainant mainly relies on the following trademarks:

- “Lending Club”, US Registration No. 3,513,349 registered on October 7, 2008, and duly renewed, now in the name of LendingClub Bank, National Association (the Complainant).
- “LENDINGCLUB”, US Registration No. 5,470,831 registered on May 15, 2018, now in the name of LendingClub Bank, National Association (the Complainant).
- “Lending Club” (logo), US Registration No. 6,029,627 registered on April 7, 2020, now in the name of LendingClub Bank, National Association (the Complainant).
- “Lending Club” (logo), IR No. 1387144 registered on September 11, 2017, now in the name of LendingClub Bank, National Association (the Complainant).

The Complainant owns similar trademarks in some other countries, which have not been cited in these proceedings.

FACTUAL BACKGROUND

According to the Complainant, not contested by the Respondent, the Complainant was founded in 2007 in the United States and is a digital marketplace bank, which offers innovative financial services. Ever since, the Complainant has grown and acquired commercial presence internationally, with over 4 million members.

The Complainant owns a fair-sized portfolio of trademarks including the wording "Lending Club", among which a US registration dating back to 2007. It also owns a multitude of related domain names, such as <lendingclub.com> since May 29, 2002.

The disputed domain name <LENDINGCLUB.LOANS> was registered on April 2, 2023 by the Respondent (as confirmed by the Registrar).

PARTIES CONTENTIONS

COMPLAINANT:

The Complainant contends that the disputed domain name is confusingly similar to its LENDING CLUB trademark, as it fully incorporates this trademark. This last element is sufficient to support the finding that the disputed domain name is confusingly similar to the Complainant's trademark. Indeed, the mere addition of the generic component / gTLD "LOANS" after the Complainant's trademark does not change the overall impression of a most likely connection with the trademark LENDING CLUB of the Complainant.

The Complainant maintains that the Respondent lacks rights or legitimate interests in the disputed domain name because the Respondent is not known by the disputed domain name, the Complainant is not affiliated with nor has it ever authorised the Respondent to register its trademark as a domain name and the Complainant has no business with the Respondent.

According to the Complainant, given the distinctiveness and reputation of the LENDING CLUB trademark, the Respondent registered the disputed domain name with full knowledge of the Complainant's trademark, and this is sufficient evidence of the fact that the disputed domain name was registered in bad faith. The addition of the word "loans" reinforces this view.

With respect to use in bad faith, the Complainant points out that the Respondent has been using the disputed domain name in order to divert internet users by creating likelihood of confusion with the Complainant's trademark, which in combination with the well-known character of the Complainant's trademark may be considered as a clear indication of bad faith.

For all these reasons, the Complainant concludes that the Respondent registered and used the disputed domain name in bad faith.

RESPONDENT:

NO ADMINISTRATIVELY COMPLIANT RESPONSE HAS BEEN FILED

RIGHTS

The Complainant has, to the satisfaction of the Panel, shown the disputed domain name is identical or confusingly similar to a trademark or service mark in which the Complainant has rights (within the meaning of paragraph 4(a)(i) of the Policy).

The disputed domain name consists of the Complainant's whole trademark (LENDING CLUB), the addition of the generic term / gTLD "LOANS" not being sufficient to escape the finding that the disputed domain name is confusingly similar to the trademark of the Complainant. On the contrary, such addition reinforces the confusing similarity with the Complainant's mark, as the latter's activity falls primarily within the field of loans.

Hence, the Panel is satisfied that the first requirement under the Policy is met.

NO RIGHTS OR LEGITIMATE INTERESTS

The Complainant has, to the satisfaction of the Panel, shown the Respondent to have no rights or legitimate interests in respect of the disputed domain name (within the meaning of paragraph 4(a)(ii) of the Policy).

Since proving a negative fact is almost impossible, panelists in UDRP proceedings have generally agreed that it is sufficient for the Complainant to establish a prima facie case that the Respondent lacks rights or legitimate interests in the disputed domain name to shift the burden of proof to the Respondent.

In the case at issue, the Complainant argued that it had never authorised the Respondent to register the LENDING CLUB trademark in a domain name, and that it had never licensed its trademark to the Respondent.

Furthermore, the Respondent has not demonstrated any use of the disputed domain name in connection with a bona fide offering of goods and services or a legitimate non-commercial or fair use of the disputed domain name.

Finally, there is no other evidence in the case file that could demonstrate that the Respondent has been commonly known by the disputed domain name.

In view of the foregoing, the Panel is satisfied that the Complainant has established a prima facie case that the Respondent lacks rights and legitimate interests in the disputed domain name. In order to rebut the Complainant's arguments, the Respondent had the possibility to make his own defense. However, the Respondent has chosen not to file a Response.

Therefore, the Panel is satisfied that also the second requirement under the Policy is met.

BAD FAITH

The Complainant has, to the satisfaction of the Panel, shown 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).

As far as registration in bad faith is concerned, given the reputation of the Complainant's trademark "LENDING CLUB" in the field of bank loans / finance and the fact that the disputed domain name fully incorporates this trademark, it is rather clear that, at the time of the registration of the disputed domain name, the Respondent was well aware of the Complainant's trademark. The registration as domain name of a third party's well-known trademark with full knowledge of the fact that the rights over this trademark belong to a third party amounts to registration in bad faith.

With respect to use in bad faith, the disputed domain name resolves apparently to a competing website, resembling in appearance to the Complainant's, through which the Respondent attempts to attract internet users for commercial gain. For this Panel, such fraudulent behaviour combined to the well-known character of the Complainant's trademark clearly amounts to use in bad faith. At the same time, the Respondent is based in the US, where the Complainant is particularly active and known. Therefore, it is impossible for this Panel to conceive any plausible active use of the disputed domain name by the Complainant that would be legitimate.

Therefore, the Panel finds it clear that the disputed domain name was used in bad faith.

For all circumstances mentioned above, the Panel is satisfied that also the third requirement under the Policy is satisfied.

PROCEDURAL FACTORS

The Panel is satisfied that all procedural requirements under UDRP were met and there is no other reason why it would be inappropriate to provide a decision.

PRINCIPAL REASONS FOR THE DECISION

The disputed domain name wholly incorporates the Complainant's trademark next to a generic term/gTLD. The disputed domain name is therefore confusingly similar to the Complainant's trademark.

The Respondent was not authorised to include the Complainant's trademark in the disputed domain name, and the Complainant never licensed its trademark to the Respondent. The Respondent is not using the disputed domain name in connection with a bona fide offering of goods or services, or a legitimate non-commercial or fair use.

The Respondent registered the disputed domain name with full knowledge of the Complainant's well-known trademark. His use of the disputed domain name is in bad faith, as there is no conceivable use of the disputed domain name that could amount to a legitimate use.

FOR ALL THE REASONS STATED ABOVE, THE COMPLAINT IS

Accepted

AND THE DISPUTED DOMAIN NAME(S) IS (ARE) TO BE

1. **lendingclub.loans**: Transferred

PANELLISTS

Name	Sozos-Christos Theodoulou
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DATE OF PANEL DECISION 2023-05-23

Publish the Decision