Decision for dispute CAC-UDRP-108106

Case number	CAC-UDRP-108106
Time of filing	2025-11-03 08:21:52
Domain names	cofibred.com

Case administrator

Organization	Iveta Špiclová (Czech Arbitration Court) (Case admin)

Complainant

Organization	BRED BANQUE POPULAIRE

Complainant representative

Organization	NAMESHIELD S.A.S.

Respondent

Organization	cofibred

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

The Complainant is the registered owner of French trademark BRED, reg. no. 3521371, registered on 1 February 2008 ("**Complainant's Trademark**").

The disputed domain name <cofibred.com> was registered on 21 August 2025.

FACTUAL BACKGROUND

As the Respondent did not file any response to the complaint, the Panel took into account the following facts asserted by the Complainant (and supported by the documentary evidence submitted by the Complainant) and unchallenged by the Respondent:

(a) the Complainant is a French leading cooperative bank founded in 1919, with more than 1,3 million customers and net income of 391 million euros, and operating in more than 150 countries;

(b) the Complainant is the owner of Complainant's Trademark;

(c) the Complainant owns various domain names including the same verbal element BRED, for example <bred.fr>, registered since 28 September 1995; and

(d) when the Complainant was informed of the registration of the disputed domain name, it resolved to a login page displaying the denomination COFIBRED and at the filing date of the complaint it is inactive.

PARTIES CONTENTIONS

THE COMPLAINANT:

In addition to the above factual assertions, the Complainant also contends the following:

(a) the disputed domain name is confusingly similar to Complainant's Trademark as it includes the term BRED in its entirety. The addition of the term “COFI” is not sufficient to escape the finding that the domain name is confusingly similar to the trademark BRED. It does not change the overall impression of the designation as being connected to the Complainant’s Trademark.

(b) the Respondent is not known by the Complainant. The Complainant contends that the Respondent is not affiliated with nor authorized by the Complainant in any way. The Complainant does not carry out any activity for, nor has any business with the Respondent. Neither license nor authorization has been granted to the Respondent to make any use of the Complainant’s Trademark or apply for registration of the disputed domain name. The disputed domain name resolved to a login page displaying the denomination COFIBRED. This page could be used in order to collect personal information of the Complainant’s clients. Thus, the Respondent’s website cannot be considered as a bona fide offering of services or fair use, since the website can mislead the consumers into believing that they are accessing the Complainant’s website. Now the domain name is inactive and the Respondent has no demonstrable plan to use the disputed domain name. Therefore, the Respondent has no rights or legitimate interests in respect of the disputed domain name.

(c) the Respondent is identified as COFIBRED, located 18 QUAI DE LA RAPEE 75012 PARIS France. The Complainant asserts that the Respondent should have known of the Complainant and its rights, as this information directly relates to the subsidiary of the Complainant. Given the distinctiveness of the Complainant's Trademark and reputation, it is reasonable to infer that the Respondent, who tried to pass off as the Complainant's subsidiary, has registered the domain name with full knowledge of the Complainant's Trademark. The disputed domain name resolved to a login page displaying the denomination COFIBRED. This website did not contain any information about the Respondent. Therefore, by using the disputed domain name, the Respondent has intentionally attempted to attract, for commercial gain, Internet users to his website, by creating a likelihood of confusion with the Complainant's mark as to the source, sponsorship, affiliation, or endorsement of his website. As a result, the disputed domain name has been registered and is being used in bad faith.

For these reasons, the Complainant seeks transfer of the disputed domain name to the Complainant.

THE RESPONDENT:

The Respondent did not provide any response to the complaint.

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 Uniform Domain Name Dispute Resolution Policy ("**UDRP**" or "**Policy**").

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).

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).

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

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

(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 these proceedings.

RIGHTS

The disputed domain name is confusingly similar to Complainant's Trademarks as it includes its distinctive word element "BRED" in its entirety and the addition of the term "COFI" does not diminish such confusing similarity, particularly in the situation where the disputed domain name corresponds to the name of Complainant's subsidiary COFIBRED and therefore it is clear that such confusing similarity was created deliberately by the Respondent.

For the sake of completeness, the Panel asserts that the top-level suffix in the domain name (i.e. the ".com") must be disregarded under the identity / confusing similarity test as it is a necessary technical requirement of registration.

Therefore, the Panel concludes that the Complainant satisfied the requirement under paragraph 4(a)(i) of the Policy.

NO RIGHTS OR LEGITIMATE INTERESTS

The Complainant is required to make out a prima facie case that the Respondent lacks rights or legitimate interests. Once such prima facie case is made, the Respondent carries the burden of demonstrating rights or legitimate interests in the domain name. If the Respondent fails to do so, the Complainant is deemed to have satisfied paragraph 4(a)(ii) of the UDRP (please see, for example, WIPO case no. D2003-0455, Croatia Airlines d.d. v. Modern Empire Internet Ltd.).

As asserted by the Complainant (and unchallenged by the Respondent), the Respondent is not commonly known by the disputed domain name. Neither is the Respondent in any way related to the Complainant or has been authorized by the Complainant to use the Complainant's Trademark. The Respondent failed to provide any information and evidence that it has relevant rights or legitimate interests in respect of the disputed domain name (within the meaning of paragraph 4(a) (ii) of the Policy). Moreover, the website operated under the disputed domain name shortly after its registration contained a login page and denomination COFIBRED and therefore was likely used by the Respondent to collect personal data of internet users under false pretences where the Respondent attempted to pass off as the Complainant's subsidiary. At the time of decision, the domain name is inactive. Such use of the disputed domain name can hardly establish Respondent's right or legitimate interest in respect of the disputed domain name.

Therefore, the Panel concludes that the Respondent does not have any right or legitimate interest to the disputed domain name (within the meaning of paragraph 4(a)(ii) of the Policy).

BAD FAITH

The Panel fully agrees with the Complainant that the Respondent must have registered the domain name in full knowledge of the Complainant, Complainant's subsidiary COFIBRED as well as Complainant's Trademark. The Respondent not only deliberately chose the disputed domain name confusingly similar to Complainant's Trademark and identical to the name of Complainant's subsidiary but also the address provided by the Respondent upon registration of the disputed domain name was the same as the address of such Complainant's subsidiary while it is clear that this could not have been the legitimate address of the Respondent.

Moreover, the Respondent used the dispute domain name to collect personal data from internet users under false pretences, where the Respondent attempted to pass off as the Complainant's subsidiary.

In light of the above circumstances, the Panel failed to find any plausible good faith reasons for registration and use of the disputed domain name by the Respondent. The Respondent has not submitted any response to the Complaint and therefore has not presented any facts or arguments that could counter the above conclusions of the Panel. As a result, the Panel holds that the disputed domain name has been registered and is being used by the Respondent in bad faith (within the meaning of paragraph 4(a) (iii) of the Policy).

FOR ALL THE REASONS STATED ABOVE, THE COMPLAINT IS

Accepted

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

1. **cofibred.com**: Transferred

PANELLISTS

Name	**Michal Matějka**

DATE OF PANEL DECISION 2025-11-29

Publish the Decision