Decision for dispute CAC-UDRP-108280

Case number	**CAC-UDRP-108280**
Time of filing	**2025-12-23 10:26:54**
Domain names	**milli-lotto.com**

Case administrator

Name	**Olga Slanařová (Case admin)**

Complainant

Organization	**Veikkaus Oy**

Complainant representative

Organization	**Berggren Oy**

Respondent

Name	**Juho Nikkanen**

OTHER LEGAL PROCEEDINGS

The Panel is unaware of any other pending or decided legal proceedings relating to the disputed domain name.

IDENTIFICATION OF RIGHTS

The Complainant is the owner of the Finnish trademark registration “MILLI”, registration no. 288964 dated June 23, 2025, with a filing date of March 21, 2025.

In addition, the Complainant is the owner of several “V LOTTO” trademarks, such as, Finnish registrations nos. 288670 and 288668 both dated May 5, 2025. Both of these LOTTO trademarks have been applied on 26 March 2025.

FACTUAL BACKGROUND

The Complainant is a lottery, a game of chance and betting service provider operating in Finland (veikkaus.fi). Veikkaus was founded in 1940 for sports betting in Finland. The Complainant is the only legally operating betting and game of chance service provider in Finland. It holds a monopoly position that is based on law. As the Finnish law contains rules and processes for use of the company’s profits for the benefit of the society, the games of the Complainant enjoy goodwill.

The Finnish game of chance system is very restrictive when it comes to gaming, gambling and betting. The system was reformed in 2017, and the previous three operators Fintoto (operating toto horse racing games), RAY (casino) and Veikkaus (betting and lottery) merged into a single gambling, betting, and game of chance company, which is the Complainant, owned by the Finnish State. The Finnish system is based on the exclusive right principle, with the purpose of operating games responsibly and mitigating the

possible risks involved in gambling and games of chance. The system secures the legal protection of those engaging in games of chance and prevents gambling-related fraud. In addition, the law stipulates rules on how to decide about distribution of the profits that are gained. The profit has to be used for the benefit of society.

Today, about 40 percent of adult Finns play the Complainant's games and use their betting services weekly and for example more than 80 percent of Finnish adults have reported playing at least once. Given the monopoly status of the Complainant in Finland, any references to the terms "Milli" or "Lotto" on the website at the disputed domain name and in the disputed domain name itself refer to the Complainant company and contain significant and detailed similarities between trademarks and other intellectual property rights of the Complainant. The content of the website at the disputed domain name also proves that the Respondent knows the Complainant company and its products and services.

It has recently come to the Complainant's attention that the Respondent (or a third party before them) has registered the disputed domain name on 29 May 2025. The information shared on the website <milli-lotto.com> relates to one of the main businesses of the Complainant, namely betting and gambling services. The disputed domain name leads to webpages, where all the information is mostly about the Complainant's services, namely, betting or lottery draw services called "MILLI" and "LOTTO". All the information is provided in Finnish and in violation of Finnish game of chance legislation. The Complainant has translated Finnish webpages into English by using Google Translate.

The registration of the disputed domain name was done only a few months after the application of the Complainant's "MILLI" trademark was filed and right after a major Finnish newspaper published an article on the new "MILLI" lottery game to be announced by the Complainant.

The disputed domain name was registered on May 29, 2025.

PARTIES CONTENTIONS

COMPLAINANT

1. THE DISPUTED DOMAIN NAME IS IDENTICAL OR CONFUSINGLY SIMILAR

As already stated above, the Complainant is the owner of the Finnish trademark registration "MILLI". The "MILLI" trademark registration no 288964 predates the registration of the disputed domain. Additionally, Complainant is the owner of several earlier "LOTTO" trademarks, such as, Finnish registrations nos. 288670 and 288668. Both of these "LOTTO" trademarks were applied on 26 March 2025, and therefore, they also predate the registration of the disputed domain.

The disputed domain name is highly similar to the earlier "MILLI" trademark of the Complainant. In addition to the disputed domain name being highly similar to the trademark "MILLI", the overall appearance of the disputed domain name is confusingly similar to the Complainant's prior "MILLI" trademark and causes likelihood of confusion. The disputed domain name incorporates Complainant's registered trademark "MILLI" as its dominant and only distinctive element. The fact that a domain name wholly incorporates a complainant's registered mark is sufficient to establish identity for the purposes of the Policy. With the "MILLI" mark, the Internet users are likely to assume that the disputed domain name belongs to the Complainant, since the Complainant is the only official betting service provider in Finland.

"LOTTO" in Finland refers exclusively to the Complainant's services, namely, the betting or lottery draw service called "LOTTO" (www.veikkaus.fi/fi/lotto). As explained above, these operations in Finland belong to the exclusive of the Complainant.

The disputed domain name website utilizes the goodwill and reputation of the Complainant and the awareness and intellectual property rights in the Complainant for the purpose of marketing various third-party betting games. The Complainant refers to a printout from the website <milli-lotto.com> in Finnish and the same website in English, translated with Google Translate where are links to unlawful casinos which are marketed to Finnish consumers. There is an underlying purpose in the exploitation of the Complainant's brand and intellectual property of the Complainant in the marketing of online casinos, which are illegally marketed to Finnish consumers. The disputed domain name and the website cause a likelihood of confusion with the Complainant's brands, and the domain is therefore also misleading consumers.

Complainant's earlier right to the "MILLI" trademark is prior to the filing and registration date of the disputed domain name which incorporates the "MILLI" trademark. For these reasons, the disputed domain milli-lotto.com is confusingly similar to the Complainant's earlier "MILLI" trademark and it causes a likelihood of confusion with the "MILLI" trademark. The Complainant has been the owner of the registered trademark "MILLI" since 21 March 2025 whereas the disputed domain name was registered on 29 May 2025. Consequently, the rights to the trademark "MILLI" of the Complainant is prior to the filing and registration date of the disputed domain name.

2. RESPONDENT HAS NO RIGHTS OR LEGITIMATE INTEREST IN RESPECT OF THE DISPUTED DOMAIN NAME

As already mentioned above, betting services in Finland are strictly regulated and may only be provided by the Complainant. According to the searches conducted by the Complainant on the Internet and in the trademark databases, the Respondent does not have any rights preceding those of the Complainant to the name “MILLI”. The Respondent has no prior rights to “MILLI” or to the disputed domain name. The Respondent is neither affiliated with the Complainant nor authorized by the Complainant to use the trademark “MILLI”. The Complainant has not granted any license or other rights to use any of its trademarks or domains to the Respondent. The use and registration of the disputed domain name have not been authorized by the Complainant, and the Complainant does not approve the use and registration of the disputed domain name. The Complainant does not have any business relation with the Respondent. On the contrary, the Respondent's website provides links to gambling sites or other inappropriate material that are in breach of Finnish law. The Respondent has applied for the disputed domain name in bad faith, on its own and only for profit and to prevent the Complainant from registering the domain for itself.

As stated above, the website under the disputed domain name contains information and links to different betting services, such as Vegas Mobile Casino and Betrix Casino. In addition to using “Milli” in the disputed domain name, the Respondent has used the trademark “MILLI”, and other trademarks owned by the Complainant on the website. This proves that the Respondent knows the Complainant and its business and brands very well. All this information is likely to lead to consumer confusion. The consumers are likely to consider that all the games are provided by the Complainant as no other company is authorized to provide them in Finland and to Finnish consumers.

To the knowledge of the Complainant, the Respondent is not commonly known by the disputed domain name, and its use of the disputed domain name is neither non-commercial nor fair use. Respondent’s use of a domain name should not be considered “fair” as it falsely suggests affiliation with the trademark owner; the correlation between a domain name and the complainant’s mark is often central to this inquiry. Domain names incorporating a registered trademark as their dominant element carry a risk of implied affiliation.

The website at the disputed domain name is Finnish and in the Finnish language and it is therefore aimed only at Finnish consumers. Given that the website is in Finnish, the target group of the advertised games are Finnish people. Also, the target group of the advertised casinos behind the links are Finnish people. On the website, there is a lot of information about the “MILLI” and other betting games of the Complainant, and they attract visitors to play illegal casinos instead of the Complainant’s games. The online casino games cannot be provided to Finnish consumers in Finland if they are not operated by the Complainant.

The Complainant’s brand as such is strongly and exclusively associated with the Complainant’s betting services. Given the fact that the Complainant can be the only official betting service provider in Finland, the sole purpose of a third party to register the domain is to exploit the reputation and to profit commercially from the Complainant’s trademarks. To retrieve information about the betting services of the Complainant, one easily visits the Respondent's websites at the disputed domain name, in which case the Respondent will benefit at the Complainant’s expense as described in more detail below.

The website at the disputed domain name provides direct links to online casinos, such as “Vegas Mobile Casino” and “Betrix Casino”, or among the exhortation “Claim the nettikasinot.tv bonus offers here and try your luck!”. If a person creates an account for and plays games on the site, the owner of the disputed domain name will receive monetary compensation. This is the only reason, why the Respondent has registered the disputed domain name and established a website “to promote” the Complainant’s products. Respondent has no legitimate interest to the disputed domain name as it cannot be used for legitimate purposes in Finland. The online casino service providers offer so called affiliate programs to the owners of interesting and attracting domain name registrations. Affiliated webpage will receive profit for each player who finds the games through such domain/website.

The Respondent will benefit from the brands of the Complainant as they attract users of the Complainant’s games. The Respondent seeks commercial benefit from directing consumers to their gambling pages that are prohibited in Finland. Having a person to use the links on the Respondent's websites will result in monetary compensation to the Respondent under an affiliate marketing scheme. In practice, this means that because of the disputed domain name, a consumer who wants to search the Internet for information about the Complainant and its betting services, will be taken to websites that are not provided by the Complainant and that cannot be legally marketed in Finland.

The Article 11 of the Finnish Lottery Act (23.11.2001 / 1047) stipulates that the Complainant has the exclusive right to conduct lottery, betting and games of chance in Finland. According to Article 12 of the same Act, "The company shall provide gambling

services in such a manner as to ensure the legal protection of gambling participants, prevent misuse and crime, and prevent and reduce the economic, social and health-related harm resulting from gambling." The Complainant is a wholly state-owned company with many responsibilities related to gambling operations.

There is a substantial risk that the website at the disputed domain name is mistaken by the consumers for legal provider of gambling services. The website gives an impression as if it was maintained by the Complainant, or that the pages are released with consent or in cooperation with the Complainant. In addition, consumers may easily think that a Finnish-language betting/gambling website has some connection to the Complainant's well-regulated betting activities. The disputed domain name causes serious harm to the Complainant's strongly regulated business and even to the Finnish consumers.

3. THE DISPUTED DOMAIN NAME WAS REGISTERED AND IS BEING USED IN BAD FAITH

The Complainant refers to facts stated already above, especially in the previous section related to the Respondent’s lack of rights or legitimate interests in respect of the disputed domain.

As already explained above, the use and registration of the disputed domain by the Respondent has been done with the intention to attract Internet users to the Respondent’s website by creating a likelihood of confusion with the registered “MILLI” trademark and betting services of the Complainant, Respondent's conduct is not compliant with the law, and it also causes harm and inconvenience to the Complainant's strictly regulated business. The Respondent derives undue commercial profit and financial gain because of users visiting the website and finding themselves on webpages that could not be legally marketed to Finnish consumers.

The Respondent has clearly been aware of the Complainant’s business. The Respondent undeniably knew the identity and business of the Complainant and had the intent to target its rights for commercial purposes before it registered the disputed domain name. This is evident from the use of the disputed domain name.

In this regard, it is to be noted that the disputed domain name has been registered on 29 May 2025 at 13:59:21 o’clock soon after the Complainant’s application for the trademark “MILLI” was filed on 21 March 2025 and the publication of the corresponding lottery game in a news article on 29 May 2025 at 6 am (6:00) by Ilta-Sanomat, one of the prominent tabloid evening newspapers in Finland. According to the article, the Complainant would launch a new lottery game “Milli” the following Monday, as was also done. This close proximity of the disputed domain name registration further highlights the clear bad faith of the Respondent. The clear intention has been to benefit from the publicity of the brand-new game and trademark of the Complainant.

This means that, even if it was not the Respondent’s original intention to cause harm to the Complainant, the Complainant´s “MILLI” trademark and Complainant’s business, the consequences of the Respondent’s actions have resulted in doing so and have prevented the Complainant from reflecting their trademark “MILLI” in a corresponding domain.

As is evident from the above-stated, at the time of registration of the disputed domain name, the Respondent was well aware of the Complainant’s trademark and has intentionally registered and used the disputed domain name in order to monetarily benefit from the reputation and goodwill of the Complainant’s distinctive trademark.

The Respondent knew or should have known that their registration of the disputed domain name would be identical to the Complainant’s mark. The Respondent should also have verified from general online databases the existence of the Complainant’s prior rights. The Respondent cannot have ignored Complainant's trademark at the time of registration.

The Respondent has, by the aforementioned actions, clearly targeted the Complainant in registering the disputed domain name and, in addition, aiming to monetarily benefit also causing detriment and damage to the Complainant’s brand and trademark “MILLI”. Based on all the above, the Complainant considers it evident that the disputed domain has been registered and is used in bad faith by the Respondent.

RESPONDENT

No administratively compliant Response was filed.

However, on January 18, the Respondent submitted the following message:

“Hi,

i just saw the email.

What is this?”

The Center did not receive any further emails from the Respondent, and no request for an extension of the Response deadline was submitted either.

RIGHTS

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

NO RIGHTS OR LEGITIMATE INTERESTS

To the satisfaction of the Panel, the Complainant has 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

To the satisfaction of the Panel, the Complainant has 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 notes the brief communication submitted by the Respondent on January 18, which does not satisfy the requirements of a Response under the Policy, as it contains no substantive arguments or evidence addressing the merits of the Complaint. The Panel further notes that the Respondent did not submit any additional communications, nor did it request an extension of time to file a Response. The Panel observes that, had such a request been made, it would likely have been granted in accordance with the Rules.

Based on the record, the Panel finds that the Center duly notified the Respondent of the Complaint and the applicable deadlines in accordance with the Rules. The fact that the Respondent did communicated with the Center confirms that the Respondent received the relevant notifications.

Accordingly, the Panel is satisfied that all procedural requirements under the Policy and the Rules have been met, and that there are no circumstances that would prevent the Panel from rendering its Decision.

PRINCIPAL REASONS FOR THE DECISION

1. Identical or Confusingly Similar

The Panel finds that the Complainant has established rights in the trademark “MILLI” by virtue of its Finnish trademark registration No. 288964, filed on March 21, 2025, and registered on June 23, 2025. The Panel also notes from the record that the Complainant owns Finnish trademark registrations for “LOTTO”, including registrations Nos. 288670 and 288668, filed on March 26, 2025, and registered on May 5, 2025. These trademark rights predate the registration of the disputed domain name, which was registered on May 29, 2025. The relevance of the priority of these rights will be addressed, where appropriate, under the other elements of the Policy.

The disputed domain name incorporates the Complainant’s “MILLI” trademark in its entirety. In the present case, “MILLI” constitutes a distinctive element of the disputed domain name. The Panel further notes that the second element of the disputed domain name consists of the term “LOTTO”, which corresponds to another trademark of the Complainant. The two trademarks are separated only by a hyphen, a technical element that does not dispel confusing similarity for the purposes of paragraph 4(a)(i) of the Policy. Rather, the combination of two trademarks owned by the Complainant within a single domain name reinforces the overall impression that the disputed domain name is associated with, or endorsed by, the Complainant. The generic Top-Level Domain “.com” is disregarded in the comparison.

Accordingly, the Panel finds that the disputed domain name is identical or confusingly similar to trademarks in which the Complainant has rights, and that the requirement of paragraph 4(a)(i) of the Policy is satisfied.

2. Rights or Legitimate Interests

The Panel finds that the Complainant has made a prima facie showing that the Respondent has no rights or legitimate interests in the disputed domain name. The Respondent has no trademark or other rights in the terms “MILLI” or “LOTTO”, is not affiliated with the Complainant, and has not been authorized or licensed to use the Complainant’s “MILLI” or “LOTTO” trademarks. There is no evidence on the record that the Respondent is commonly known by the disputed domain name.

The Panel notes that the Respondent did not submit any substantive arguments or evidence to rebut the Complainant’s prima facie case. While the communication by the Respondent indicates that the Respondent received proper notification of the proceedings, the Respondent neither sought an extension of time nor otherwise availed itself of the opportunity to present a defense. In these circumstances, the Panel must decide the matter on the basis of the available record and the balance of probabilities.

According to the record, the disputed domain name resolves to a Finnish-language website that uses the Complainant’s trademarks and provides links to third-party online casinos and gambling services. This use indicates that the Respondent was aware of the Complainant and its business and is using the disputed domain name to divert Internet users seeking the Complainant’s services to unauthorized gambling sites for apparent commercial gain, including through affiliate marketing arrangements. Such use cannot be considered a bona fide offering of goods or services within the meaning of the Policy. Further analysis of this will be provided below.

The Panel further finds that the incorporation of the Complainant’s trademarks in the disputed domain name creates a clear risk of implied affiliation, particularly in Finland, where the Complainant is the exclusive and state-authorized provider of betting and lottery services. The Finnish-language content and the targeting of Finnish consumers reinforce the misleading impression of an association with the Complainant and preclude any finding of legitimate noncommercial or fair use.

Accordingly, the Panel finds that the Respondent has no rights or legitimate interests in respect of the disputed domain name, and that the requirement of paragraph 4(a)(ii) of the Policy is satisfied.

3. Registered and Used in Bad Faith

The Respondent did not submit any substantive Response, despite having been properly notified of the proceedings. In the absence of any explanation or rebuttal, the Panel draws appropriate inferences from the record.

The Panel is satisfied that the Respondent was more than likely aware of the Complainant, its business, and its trademarks at the time of registration. The disputed domain name combines two trademarks of the Complainant, “MILLI” and “LOTTO”, both of which are closely associated with the Complainant’s exclusive betting services in Finland. The use of these two trademarks together in a single domain name clearly indicates intentional targeting of the Complainant.

The timing of the registration further supports a finding of bad faith. The disputed domain name was registered on May 29, 2025, shortly after the Complainant filed its trademark application for “MILLI” and on the same day that a major Finnish newspaper reported on the imminent launch of the Complainant’s new lottery game under that name. This close temporal proximity indicates a likely attempt, without an explanation to the contrary, to capitalize on the publicity and goodwill associated with the Complainant’s newly announced product.

The Respondent has used the disputed domain name to operate a Finnish-language website containing references to the Complainant’s betting services and links to unauthorized online casinos, from which the Respondent appears to derive commercial gain through affiliate arrangements. This conduct is intended to attract Internet users by creating a likelihood of confusion with the Complainant’s trademarks and falls squarely within paragraph 4(b)(iv) of the Policy.

In the absence of any administratively compliant Response or evidence to the contrary of the above-mentioned conclusions, the Panel finds, on the balance of probabilities, that the disputed domain name was registered and is being used in bad faith. Accordingly, the requirement of paragraph 4(a)(iii) of the Policy is satisfied.

4. Decision

For the reasons mentioned above and according to the provisions in Paragraph 4(i) of the Policy and Paragraph 15 of the Rules, the Panel orders the transfer of the disputed domain name to the Complainant.

FOR ALL THE REASONS STATED ABOVE, THE COMPLAINT IS

Accepted

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

1. **milli-lotto.com**: Transferred

PANELLISTS

Name	**Rodolfo Rivas Rea**

DATE OF PANEL DECISION 2026-01-21

Publish the Decision