Decision for dispute CAC-UDRP-108465

Case number	CAC-UDRP-108465
Time of filing	2026-03-30 10:46:15
Domain names	unicredit.life

Case administrator

Name	Olga Slanařová (Case admin)

Complainant

Organization	Unicredit S.p.A.

Complainant representative

Organization	Barzanò & Zanardo S.p.A.

Respondent

Name	John Do Doo

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 owner of numerous trademark registrations consisting of or containing the term “UNICREDIT”, including, among others, the following registrations:

- Italian trademark registration No. 0001011970, “UNICREDIT”, filed on May 9, 2006 in classes 9, 16, 35, 36, 38, 41 and 42 of the Nice Classification;
- European Union trademark registration No. 002911105, “UNICREDIT”, filed on October 28, 2002 in classes 9, 16, 35, 36, 38, 41 and 42 of the Nice Classification;
- International trademark registration No. 897567, “UNICREDIT”, filed on August 7, 2006 in class 36 of the Nice Classification.

The Complainant also owns a significant number of domain names incorporating the term “UNICREDIT”, including, in particular, the domain name <unicredit.it>, which has been used as the Complainant’s principal website since October 23, 2007. Furthermore, the Complainant maintains a strong online and social media presence through official channels on X/Twitter, Facebook and Instagram.

FACTUAL BACKGROUND

The Complainant, UniCredit S.p.A., is one of the leading European banking groups and the second-largest banking institution in Italy.

Founded in 1998 through the merger of Credito Italiano and Unicredito, its origins date back to 1870. Today, the Complainant operates in several European jurisdictions, including Italy, Germany, Austria, Bosnia and Herzegovina, Bulgaria, Croatia, the Czech Republic, Hungary, Serbia, Slovakia, Slovenia, Romania and Russia, providing services to millions of customers worldwide. Furthermore, the Complainant is listed on the Borsa Italiana and the Frankfurt Stock Exchange and is included in the Euro Stoxx 50 index of leading European shares.

The UNICREDIT trademark has become well known in the banking and financial services sector as previously recognized by UDRP panels in WIPO Case No. D2014-1933, WIPO Case No. DCH2017-0008, CAC-UDRP-104414, CAC-UDRP-102677 and CAC-UDRP-106227.

The disputed domain name <unicredit.life> was registered on December 24, 2025 and does not currently resolve to an active website. According to the available WhoIs information, the Respondent's identity has been concealed through the privacy protection service offered by PrivacyGuardian.org.

PARTIES CONTENTIONS

THE COMPLAINANT'S CONTENTIONS:

Identical or confusingly similar

The Complainant asserts that the disputed domain name <unicredit.life> is identical or, at least, confusingly similar to the UNICREDIT trademarks in which the Complainant has rights.

The disputed domain name wholly incorporates the trademark "UNICREDIT", the addition of the generic Top-Level Domain ".life" does not prevent a finding of confusing similarity, as it is merely a technical requirement for registration purposes.

No rights or legitimate interests

The Complainant asserts that the Respondent has no rights or legitimate interests in respect of the disputed domain name <unicredit.life>. In particular, the Respondent is not commonly known by the disputed domain name, has no relationship with the Complainant, and has never been authorised or licensed to use the UNICREDIT trademarks or to register a domain name incorporating them.

The disputed domain name is not used in connection with any bona fide offering of goods or services and currently resolves to an inactive webpage. Moreover, there is no evidence that the Respondent owns any trademark or trade name rights corresponding to the disputed domain name.

Given the distinctive and well-known character of the UNICREDIT trademark, the Complainant submits that the Respondent cannot claim any legitimate interest in the disputed domain name.

Registered and used in bad faith

The Complainant submits that the disputed domain name <unicredit.life> was registered and is being used in bad faith. According to the Complainant, given the reputation and distinctiveness of the UNICREDIT trademarks, it is inconceivable that the Respondent was unaware of the Complainant's rights at the time of registration. The disputed domain name was registered many years after the Complainant obtained its trademark registrations and established a substantial international reputation in the banking and financial sector.

Although the disputed domain name is currently inactive, the Complainant points out that previous UDRP panels have consistently held that passive holding may constitute bad faith where, as in the present case, the trademark is well known and no plausible good-faith use of the disputed domain name exists.

The Complainant further notes that, considering the reputation of the UNICREDIT brand in the financial sector, the disputed domain name could potentially be used for phishing or fraudulent activities targeting the Complainant's customers.

The Complainant contends that the requirements of the Policy have been met and that the disputed domain name should be transferred to it.

THE RESPONDENT'S CONTENTIONS:

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 in which the Complainant has rights (within the meaning of paragraph 4(a)(i) of the 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 15 of the Rules states that the Panel decides a Complaint on the basis of the statements and documents submitted and in accordance with the Policy, the Rules and any rules and principles of law deemed applicable.

In the case of default by a Party, Rule 14 states that if a Party, in the absence of exceptional circumstances, does not comply with a provision of, or requirement under the Rules, the Panel draws such inferences therefrom as appropriate.

In the present case, the Respondent has not submitted any Response and consequently has not contested any of the contentions made by the Complainant.

The Panel proceeds, therefore, to decide only on the basis of the Complainant's factual statements and the documentary evidence provided in support of them.

1.

As far the similarity test, the Panel finds that the disputed domain name <unicredit.life> is identical to the trademarks in which the Complainant has established rights, since it entirely reproduces the distinctive element "UNICREDIT". The addition of the gTLD ".life" does not prevent a finding of confusing similarity, as it is merely a technical requirement of registration.

Accordingly, the Panel finds that paragraph 4(a)(i) of the Policy is satisfied.

2. Furthermore, in the absence of a Response, the Panel finds that the Respondent has no rights or legitimate interests in the disputed domain name.

In fact, the Respondent does not appear to be related in any way to the Complainant's business, has not been authorised to use the trademark "UNICREDIT", and has not been licensed to register any domain name incorporating such trademark.

The disputed domain name currently resolves to an inactive webpage and there is no evidence of any bona fide offering of goods or

services or any legitimate non-commercial use.

Accordingly, paragraph 4(a)(ii) of the Policy is satisfied.

3. As to the bad faith at the time of the registration, the Panel finds that, in light of the high grade of similarity between the disputed domain names and the registered trademarks, the Respondent was more likely to be aware of the Complainant's rights over the name "UNICREDIT" at the time of the registration of the disputed domain name.

Indeed, by choosing and registering the disputed domain name, which represents a confusingly similar or almost identical version of trademarks that are already registered by third person, and use of which is remarkable worldwide, the Respondent is likely to act in bad faith by deliberately introducing slight deviations into the domain name (such as the gTLD ".life") for its future potential commercial gain.

Furthermore, the Complainant notes that the disputed domain name does not resolve to any web site or other on-line presence, nor appears to have been used so far. In this regard, prior Panels have discussed the passive holding of a Domain Name (e.g. in Telstra Corporation Limited v. Nuclear Marshmallows, WIPO Case No. D2000-0003) and found that the passive holding itself can constitute bad faith use.

The Panel recalls that „the relevant issue is not whether the Respondent is undertaking a positive action in bad faith in relation to the domain name, but instead whether, in all the circumstances of the case, it can be said that the Respondent is acting in bad faith". (see Telstra Corporation Limited v. Nuclear Marshmallows, WIPO Case No. D2000-0003)

The particular circumstances of this case allow the Panel to infer that this is the case when the inactivity of the domain name holder could be considered as a bad faith use, given that:

- the trademark "UNICREDIT" is registered in several countries;
- the disputed domain name includes entirely the distinctive element "UNICREDIT" which is common and most distinctive element of all registered trademarks in which the Complainant has acquired rights;
- the Respondent has taken active steps to hide its identity; and
- the Respondent has provided no evidence whatsoever of any actual or contemplated good faith use by it of the disputed domain name.

Taking into account all of the above, it is not possible to conceive of any plausible actual or contemplated active use of the domain name by the Respondent that would not be illegitimate.

In light of these particular circumstances, the Panel concludes that the Respondent's passive holding of the domain name in this particular case satisfies the requirement of paragraph 4(a)(iii) that the domain name "is being used in bad faith" by the Respondent.

Accordingly, the Panel finds that the Complainant has satisfied 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. **unicredit.life**: Transferred

PANELLISTS

Name	**Hana Číslerová**

DATE OF PANEL DECISION 2026-05-06

Publish the Decision