

## 1. Complainants Rights

- 1.1. The Complainant is the registrant of QuickQuid.co.uk, which is identical to the disputed Domain Name but for the different suffix.

Exhibit-1

- 1.2. The Complainant was incorporated as Quick Loans Ltd in 2015, but can trace its financial-services activities back to 2009, when the business operated as a sole trader with the domain QuickLoans.co.uk. The business was initially registered with the Office of Fair Trading (OFT) for its Consumer Credit Licence, and continued its regulated activities under the Financial Conduct Authority (FCA) following the transfer of consumer-credit regulation in 2014, maintaining FCA authorisation from 2017 onwards.

Exhibit – 2a – 2b

- 1.3. The Complainant is a licensed Credit broker with relevant permissions from the Financial Services Authority (FCA).

Exhibit - 3

- 1.4. In February 2023, Quick Loans Ltd initiated a complaint through Nominet's Dispute Resolution Service (DRS) to address the increasing confusion between QuickLoans.co.uk and QuickQuid.co.uk. That complaint asserted that the two names were confusingly similar, particularly in the context of UK financial services – specifically the subprime lending sector.
- 1.5. Evidence submitted in that dispute demonstrated that members of the public were mistakenly directing financial-services complaints to the Complainant's QuickLoans.co.uk brand instead of to QuickQuid.co.uk. Additional evidence showed that even regulators had, on occasion, confused the two brands, further illustrating the extent and seriousness of the name-based confusion. QuickLoans.co.uk was on occasions being fined for not responding to complaints by QuickQuid.co.uk customers.
- 1.6. Although the complaints submitted to the FCA and OFT originated from different individuals, they were made through the OFT's standard online portal and therefore followed a repetitive format. As a result, the

Complainant provided only a small representative sample of these complaints in the earlier DRS proceedings, as the full set was substantively similar.

- 1.7. On 6 April 2023, Nominet's Expert determined that the Complainant had provided sufficient evidence to demonstrate Rights in the name "QuickQuid" for the purposes of the DRS Policy.

Exhibit - 4

- 1.8. Furthermore, since obtaining QuickQuid.co.uk in 2023, the Complainant has actively restored the brand's online presence and handled hundreds of consumer interactions and complaints, substantially increasing the goodwill and recognition associated with the name. The complainant has rebuilt and repaired the branding around QuickQuid.co.uk.

- 1.9. It now processes approximately 2,500 to 3,000 credit applications each week through the site.

- 1.10. QuickLoans.co.uk remains the Complainant's principal trading brand. However, in 2023 the Complainant formally added QuickQuid.co.uk to its FCA permissions as an authorised trading name, and it has remained continuously authorised without interruption since that date.

- 1.11. In late 2024 - The Complainant's representative successfully applied for the trade mark "QuickQuid" in Class 36 (financial services), and the application was accepted by the UKIPO. It progressed without issue until an objection was filed by an unrelated third party. That party is not the Respondent in this complaint, and their objection does not affect the Complainant's underlying rights.

Exhibit - 5

## 2. Abusive Registration

- 2.1. The complainant alleges that the domain name in the hands of the respondent is:

- 2.2. Under paragraph 5.1.6 of the DRS Policy, “The Domain Name is an exact match (within the limitations of the character set permissible in domain names) for the name or mark in which the Complainant has Rights, the Complainant’s mark has a reputation and the Respondent has no reasonable justification for having registered the Domain Name.” QuickQuid.uk is identical in all material respects to the Complainant’s QuickQuid and QuickLoans marks.
- 2.3. The Complainant has been unable to identify any evidence that the Respondent has (or ever had) a legitimate or bona fide purpose for holding the domain name. A search of the FCA Register shows no authorisation, trading name, or associated entity relating to the Respondent – only the Complainant’s own registration appears.
- 2.4. The Respondent did not oppose the Complainant’s UK IPO Class 36 trade mark application. While not determinative, this is credible circumstantial evidence that the Respondent has no genuine commercial or regulated use for the Domain Name and no intention to assert any independent rights.
- 2.5. The Complainant has never been able to locate any evidence of a functioning website or active services on QuickQuid.uk. The passive holding of a domain identical to a well-known mark is itself abusive where confusion is predictable. In this case, consumers frequently confuse the .uk and .co.uk extensions. The continued registration of the Domain Name risks misleading customers into believing the Complainant is not trading, suppressing business enquiries, or causing financial-services complaints to be misdirected or lost.
- 2.6. Given the absence of any satisfactory explanation for the registration, the Complainant also alleges that paragraphs 5.1.2 and 5.1.3 of the Policy are engaged. The Respondent’s registration and passive holding of QuickQuid.uk is inherently likely to confuse members of the public into believing that the domain is operated by, affiliated with, or authorised by the Complainant, who has long-standing rights in both QuickLoans.co.uk and the FCA-authorised trading name QuickQuid.co.uk. In the context of UK consumer-credit services, such similarity carries a significant risk of misdirection and mistaken association. The registration therefore has the effect, and in all the circumstances the likely purpose, of: (i) preventing the

Complainant from registering a key domain that corresponds directly to its authorised trading name; and/or (ii) unfairly disrupting the Complainant's business by creating avoidable confusion within a regulated sector.

I confirm that the information provided in this Complaint is true to the best of my knowledge and belief.

Graeme Wingate  
Managing Director  
Quick Loans Ltd

25/11/2025