

O-128-11

**TRADE MARKS ACT 1994**

**IN THE MATTER OF APPLICATION NUMBER 2522451  
BY GREEN BULLION FINANCIAL SERVICES, LLC**

**TO REGISTER THE FOLLOWING TRADE MARKS**

**IN CLASS 35**

**CASH4GOLD.com**

**CASH4GOLD.com**

## **TRADE MARKS ACT 1994**

**IN THE MATTER OF APPLICATION 2522451  
TO REGISTER THE TRADE MARKS**

**CASH4GOLD.COM**

**CASH4GOLD.COM**

**BY GREEN BULLION FINANCIAL SERVICES, LLC  
IN CLASS 35**

### **DECISION AND GROUNDS OF DECISION**

#### **Background**

1. On 30 July 2009, Green Bullion Financial Services, LLC applied to register trade mark application number 2522451, consisting of the marks 'CASH4GOLD.COM' as a series of two marks in the format shown above.
2. Registration was sought in respect of the following services:

Class 35: Purchase of gold and precious metals.
3. On 12 August 2009, the Intellectual Property Office ('IPO') issued an examination report in response to the application. In the report, an objection was raised under sections 3(1)(b) and (c) of the Trade Marks Act 1994 ('the Act') on the basis that the marks were devoid of any distinctive character in relation to all of the services claimed. The examiner noted that the marks consist exclusively of the words and numeral CASH4GOLD.COM, being a sign which may serve in trade to designate the kind of services e.g services provided via the Internet which offer cash for gold. The numeral '4' is frequently used in place of the word 'FOR' and the stylisation in the mark is not considered sufficient to add distinctive character to the descriptive marks.
4. A period of two months from the date of the examination report was given for reply (up to 12 October 2009), with IPO confirming that the application would be refused if there was no reply by the relevant date requested.
5. On 29 September 2009 a letter was submitted by Marks & Clerk LLP acting on behalf of the applicant disputing the objections.

6. After considering all of the agent's arguments a letter was sent by the Registry on 19 October 2009 maintaining the objections to the marks and explaining the reasons why.
7. On 4 November 2009 a letter was submitted to the Registry by Marks & Clerk LLP acting on behalf of the applicants requesting a Hearing before a senior officer.
8. A telephone hearing was held on 10 December 2009 at which the applicant was represented by Mr Newell of Marks & Clerk. At the hearing, Mr Newell stated that the method of providing the services was unusual in as much as the consumer is selling gold to the provider in exchange for cash via the Internet. He acknowledged that he was aware that the term 'Cash for gold' is widely used in this field but felt that the unusual positioning of the numeral '4' in place of the word 'for' was not commonplace, and together with the additional element '.COM' and a degree of stylisation (the numeral 4 being placed in the middle of the words 'Cash' and 'Gold' and being of a larger type face than the letters used in the rest of the mark) gave the marks when viewed as a whole the minimum degree of distinctiveness as outlined in the decision of the General Court (formerly the Court of First Instance) *IVG Immobilien AG v OHIM*, T-441/105, paragraph 42. I was advised that the word-only mark 'CASH4GOLD' had been accepted in Canada, Japan and at the Community Trade Mark Office ('OHIM'), and that IPO had previously accepted the marks CASH4YOU, CASH4HEALTH and CALL4CASHDIRECT all with minimal stylisation.
9. In response to these submissions, I advised Mr Newell that the mark constitutes a clear reference to the services offered i.e. it describes the process of providing cash in return for gold via the Internet. I explained that use of the numeral '4' in place of the word 'for' is commonplace in advertising in a number of fields and the placement of the numeral '4' (albeit being of a larger type face than the other letters in the marks) within the marks is not sufficiently unusual to add the necessary spark of distinctiveness for acceptance. Whilst acknowledging the previous acceptances quoted by the agent, I also emphasised that I was bound to consider this case on its own individual merits (*Madam* case (1966) RPC page 545 as re-stated by Mr Justice Jacob in the *Treat* case (1996) RPC page 25). The objection was consequently maintained at the hearing in relation to all of the services claimed under class 35 .
10. An initial period of 2 months was given at the hearing for the agent to consider filing evidence in support of a claim to acquired distinctiveness. Further extensions of time were then granted until 10 April 2010 in order for the collation and compilation of such evidence.

11. In a letter dated 7 April 2010, the agent signalled his intention to appeal by requesting that the application be formally refused (no evidence was ever filed). Notice of refusal was issued on 12 April 2010 and a Request for a Statement of Reasons for Registrar's Decision was received from the agent on 19 April 2010.
12. I am now asked under section 76 of the Act and Rule 69(2) of the Trade Mark Rules (2008) to state in writing the grounds of my decision and the materials used in arriving at it. No formal evidence has been put before me for the purposes of demonstrating acquired distinctiveness. Therefore, in respect of the services listed at paragraph 2 above, I have only the *prima facie* case to consider.

### **The applicant's case for registration**

13. All arguments in support of *prima facie* acceptance were presented in the form of initial written submissions made by the agent's in their letter of 29 September 2009 and further oral submissions at the *ex parte* hearing on 10 December 2009. At the hearing, Mr Newel re-iterated his previous arguments that the distinctive character of the marks must be assessed firstly by reference to the services for which registration is sought, and secondly by reference to the perception of the section of the public targeted, which is composed of the consumers of those services (*Quick Restaurants SA v OHIM*, T-348/02, paragraphs 32 and 33 refer). He stated that the method of providing the services was unusual as the consumer is selling gold to the provider in exchange for cash. Mr Newell accepted that the term 'Cash for gold' is widely used and was likely to be objectionable. However he believes that the marks filed as 'CASH4GOLD.COM' in their stylised versions are not totally devoid of *any* distinctive character as the use of the numeral '4' in place of the word 'for' is unusual in this field, and together with its larger type face and placement in the marks is sufficient to give both versions when viewed as a whole the minimal degree of distinctiveness.

### **The Law**

14. Section 3.-(1) (b) and (c) of The Act reads as follows:

"3- (1) the following shall not be registered –

(b) trade marks which are devoid of any distinctive character,

(c) trade marks which consist exclusively of signs or indications which may serve, in trade, to designate the kind, quality, quantity, intended purpose, value, geographical origin, the time of production of goods or of rendering of services, or other characteristics of goods or services,

15. The above provisions mirror Article 3(1)(b) and (c) of the First Council Directive 89/104 of 21 December 1988. The proviso to section 3 is based on the equivalent provision of article 3(3).

### **Relevant authorities – general considerations**

16. The European Court of Justice (ECJ) has repeatedly emphasised the need to interpret the grounds for refusal of registration listed in Article 3(1) and Article 7(1), the equivalent provision in Council Regulation 40/94 of 20 December 1993 on the Community Trade Mark, in the light of the general interest underlying each of them (*Bio ID v OHIM*, C-37/03P, paragraph 59 and the case law cited there and more recently, *Celltech R&D Ltd v OHIM*, C-273/05P).
17. The general interest to be taken into account in each case must reflect different considerations according to the ground for refusal in question. Also, in relation to section 3(1)(b) (and the equivalent provisions referred to above) the Court has held that “...the public interest ... is, manifestly, indissociable from the essential function of a trade mark” (*SatellitenFernsehen GmbH v OHIM*, C-329/02P)).
18. The essential function thus referred to is that of guaranteeing the identity of the origin of the goods or services offered under the mark to the consumer or end-user by enabling him, without any possibility of confusion, to distinguish the product or service from others which have another origin (see paragraph 23 of the above mentioned judgment). Marks which are devoid of distinctive character are incapable of fulfilling that essential function. Section 3(1)(c) on the other hand pursues an aim which reflects the public interest in ensuring that descriptive signs or indications may be freely used by all – *Wm Wrigley Jr v OHIM (Doublemint)*, C-191/01P, paragraph 31 refers.
19. In terms of the relationship as between sections 3(1)(b) and (c), a mark which is subject to objection under section 3(1)(c) as designating a characteristic of the relevant goods or services will, of necessity, also be devoid of distinctive character under section 3(1)(b) – see to that effect paragraph 86 of *Koninklijke KPN Nederland NV v Benelux – Merkenbureau (Postkantoor)*, C-363/99. But plainly, and given the public interest behind the two provisions, they must be assessed independently of each other as their scope is different, that is to say that section 3(1)(b) will include within its scope marks which, whilst not designating a characteristic of the relevant goods and services, will nonetheless fail to serve the essential function of a trade mark in that they will be incapable of designating origin.

### Section 3(1)(c)

20. There are now a number of judgements from the ECJ which deal with the scope of Article 3(1)(c) of First Council Directive 89/104 and Article 7(1)(c) of Council Regulation 40/94 (the Community Trade Mark Regulation), whose provisions correspond to section 3(1)(c) of the UK Act. In terms of the issues before me in this case I derive the following main guiding principles from the case noted below:

- subject to any claim in relation to acquired distinctive character, signs and indications which may serve in trade to designate the characteristics of goods or services are deemed incapable of fulfilling the indication of origin function of a trade mark (*Doublemint*, paragraph 30);
- there must be a sufficiently direct and specific relationship between the sign and the goods and services in question to enable the public concerned immediately to perceive, without further thought, a description of the category of goods and services in question or one of their characteristics (*Ford MotorCo v OHIM*, Case T-67/07);
- a sign's descriptiveness may only be assessed, first, in relation to the goods or services concerned and, secondly, in relation to the perception of the target public, which is composed of the consumers of those goods or services (*Ford Motor Co v OHIM*);
- it is irrelevant whether there are other, more usual signs or indications designating the same characteristics of the goods or services. The word "exclusively" in paragraph (c) is not to be interpreted as meaning that the sign or indication should be the only way of designating the characteristic(s) in question -(*Postkantoor*, paragraph 57);
- it is in principle irrelevant whether the characteristics of the goods or services which may be the subject of the description are commercially essential or merely ancillary -(*Postkantoor*, paragraph 102).

21. Section 3(1)(c) of the Act excludes signs which may serve, in trade, to designate the kind of goods or other characteristics of goods. It follows that in order to decide this issue it must first be determined whether the marks designate a characteristic of the goods in question.


22. In seeking to identify the relevant consumer in this case, it is reasonable to assume that the services, which are of a non-technical nature, will be used by the public at large. The provision of services relating to the exchange of gold for cash are likely to be offered through the means of advertisements on television, the

internet, or by other means, and are likely to be targeted towards average householders who may have a small amount of jewellery in their possession. In such a context, the average consumer is likely to display only an average level of attention when considering the purchase.

23. In assessing the marks as filed, it is useful to first consider the phrase 'cash for gold' *without* the misspelling and the addition of the domain name element. By determining how descriptive or otherwise the phrase is when spelt conventionally, I will be better able to reasonably assess (i) the level of impact created by use of the numeral '4' as a replacement for the word 'for' (i.e. as occurs in the mark); and (ii) the mark's aural identity as filed (where the numeral '4' is phonetically identical to the word 'for'). The relevant consumer is likely to be aware of the current popularity for gold exchange pawnshop-type businesses, due to the increase in the price of gold, which are now advertised fairly extensively on national television, and are often found in the form of kiosk-type outlets in busy shopping malls. Assessed in that context, the phrase 'cash for gold' directly describes a facility whereby gold is bought from an individual in exchange for cash - services such as those provided by the aforementioned outlets - and therefore in its normal/conventional spelling, I would have little doubt that the consumer would understand the descriptive message. I appreciate that gold may not be the only metal offered for sale, but the term precious metal is so closely associated with gold that the mark is equally as descriptive in relation to services associated with these metals.

24. Consideration must also be given to the impact on the average consumer of replacing the word 'for' in 'cash for gold' with the numeral '4', the addition of the reference '.COM' and the degree of stylisation contained in each mark to read the



marks as filed i.e. . In order to make the marks as filed distinctive the addition of the surplus elements (i.e. the numeral '4' and domain name element '.COM') would have to be sufficiently unusual to give the mark in its entirety the required degree of distinctiveness. However, use of the numeral '4' in place of the word 'for' is commonplace in a number of closely related fields including the provision of cash, mortgages and insurance in order to advertise/promote the services (see annexes 1 to 3 attached to this statement, all of which use the numeral 4 in this manner). Therefore, its presence (albeit in a larger type face than the remaining letters) in the marks do nothing more than inform the average consumer of the same descriptive message as the words 'cash for gold'. It does not serve to mask, disguise or dilute the descriptive message likely to be perceived by the average consumer of such services. There is also an element of colour in the first mark claimed but this adds nothing to the overall distinctiveness of the mark when viewed in its entirety.

25. The addition of the ‘.com’ element is likely to be seen as no more than informing the applicant of how the services are being provided i.e. online. In a Board of Appeal Decision at OHIM (R 338/ 2006-2) in relation to the mark SPORTSBETTING .COM, the Board had this to say in paragraph 11:
26. “11. The mark consists of a second-level Internet domain SPORTSBETTING joined to a top-level domain .COM, the latter being assigned to commercial users (see *Webster’s New Word Dictionary of Computer terms*). A domain name is the address of an Internet site and, as such, is used to access the website so identified. Generic top level domains will be perceived by the average Internet user as an Internet address and not as a trade mark. In this instance the mark merely tells the interested customer that *inter alia* online ‘gaming’, ‘sports’ and ‘betting’ services are found at the site SPORTSBETTING.COM, because the words ‘sports’ and ‘betting’ are nothing more than descriptive of the applicant’s services. The interested public, on seeing the mark, will assume — correctly — that the website in question offers opportunities for winning money through gambling on sporting events. It is entirely lacking in any arbitrary or fanciful characteristics. The mark was rightly rejected under Art 7(1)(b) and (c) CTMR.”
27. I consider the same rationale to apply here, the sign will be perceived by the average consumer as an Internet address and not as a trade mark.
28. The criteria for accepting this mark seem equitable to those conditions set out in *Hormel Foods Corp v Antilles Landscape Investments NV (Spambuster 2005 RPC 28)* where Richard Arnold QC stated at paragraph 148 that ‘despite the fact that a mark may consist of a particular visual representation of the prohibited sign out of the many possible visual representations that mark still remains wholly descriptive’. At paragraph 150 of the decision, Mr Arnold went on to say that ‘the test under section 3(1)(c) is whether the mark propounded for registration consists of one or more descriptive signs. If it does then registration is precluded in the public interest. If the mark is not a word *per se* then the question is whether or not the visual elements take the sign out of the realms of section 3(1)(c)’. I appreciate that the marks as filed have a particular visual presentation, with the numeral ‘4’ being placed between the words ‘cash’ and ‘gold’ to replace the word ‘for’ and is submitted in a larger type face than the rest of the letters in the mark, but I find that this element of visual presentation has such little effect that the mark in totality is unlikely to be seen as anything other than a wholly descriptive message. The addition of the ‘.COM’ element is likely to be seen as no more than informing the applicant of how the services are being provided i.e. on line. The marks in their entirety must therefore fall foul of Section 3(1)(c).
29. Having found that the marks are to be excluded from registration by section 3(1)(c) of the Act, that effectively ends the matter. However, in case I am found to be wrong in this decision, I will go on to determine the matter under section 3(1)(b).



## Section 3(1)(b)

30. In relation to section 3(1)(b) it was held in *Postkantoor* that:

“86. In particular, a word mark which is descriptive of characteristics of goods or services for the purposes of Article 3(1)(c) of the Directive is, on that account, necessarily devoid of any distinctive character with regard to the same goods or services within the meaning of Article 3(1)(b) of the Directive. A mark may nonetheless be devoid of any distinctive character in relation to goods or services for reasons other than the fact that it may be descriptive.”

31. I approach this ground of objection on the basis of the following principles derived from the ECJ cases referred to below:

- an objection under Section 3(1)(b) operates independently of objections under section 3(1)(c) – (*Linde AG (and others) v Deutsches Patent-und Markenamt*, Joined Cases C-53/01 to C-55/01, paragraphs 67 to 68);
- for a mark to possess a distinctive character it must identify the product (or service) in respect of which registration is applied for as originating from a particular undertaking and thus to distinguish that product (or service) from the products (or services) of other undertakings (*Linde* paragraphs 40-41 and 47);
- a mark may be devoid of distinctive character in relation to goods or services for reasons other than the fact that it may be descriptive (*Postkantoor* paragraph 86);
- a trade mark’s distinctiveness is not to be considered in the abstract but rather by reference to the goods or services in respect of which registration is sought and by reference to the relevant public’s perception of that mark (*Libertel Group BV v Benelux Merkenbureau*, Case C-104/01 paragraphs 72-77);
- the relevant public must be deemed to be composed of the average consumer who is reasonably well-informed and reasonably observant and circumspect (*Libertel* paragraph 46 referring to Case C-342/97 *Lloyd Schuhfabrik Meyer*).

32. The specific services in Class 35 are in relation to the ‘purchase of gold and precious metals’ and the marks when used in relation to these services give a direct message to the average consumer that gold and precious metal are exchanged for cash via the Internet. I do not feel that the mark possesses the inherent capability to distinguish one traders services from another as required under section 3(1)(b) of the Act because it is unlikely to be perceived as

originating from a single undertaking because of its direct association with the services being offered.

33. I believe that the marks would not be capable of performing the essential function of a trade mark without the relevant public being educated into seeing it that way. I therefore conclude that the marks applied for are devoid of any distinctive character and is thus excluded from *prima facie* acceptance under Section 3(1)(b) of the Act.

### **Conclusion**

34. In this decision I have considered all of the documents filed by the applicants, and all of the arguments submitted to me in relation to this application. For the reasons given it is refused under the terms of section 37(4) of the Act because it fails to *qualify* under sections 3(1)(b) and 3(1)(c) of the Act.

**Dated this 12 day of April 2011**

**Dave Evans  
For the Registrar  
The Comptroller-General**

**ANNEX 1 - SPARE CASH 4 YOU**

<http://www.sparecash4you.com/>

**ANNEX 2 – MORTGAGE 4U**

<http://mortgage4u.co.uk>

**ANNEX 3 – EASY INSURANCE 4 YOU**

<http://www.easyinsurance4you.co.uk/about.htm>

# Spare Cash 4 You

Why spend all your money on bills? Or give it to the taxman? We help you have more Spare Cash 4 You

- Home
- 

## Start repairing your credit today

Learn the secrets to boosting your credit score in only 90 days

Get approved for the CAR, HOME LOAN and CREDIT CARDS you deserve!

Limited time offer - we have only ~~100~~ 76 54 copies of this AMAZING guide available at this special price.

Fill in the form below to be sent more information:

Request your special link NOW

Name:

Email:

 BOOKMARK   ...

- 
- 

Type and Pr

Day Dream by Jim Whimpey. WordPress runs this show.



### Web Site Links

We can assist with any type of problem including:

- Self-Certification of Income
- CCJs, Arrears, Defaults
- Capital Raising for Debt Consolidation
- IVAs satisfactorily conducted
- Discharged Bankrupts
- Self-Employed
- Council House Right-to-Buy & Extra Cash

Click [here](#) to send us your mortgage requirement details and let us get to work for you.

Loans, Personal Loans, Mortgages, Re-Mortgages, Debt Consolidation Loans, Home Improvement Loans, Adverse Credit Loans, Poor Credit Mortgages, Bad Credit Loans, UK Loans, Secured Loans, Unsecured Loans, Apply online now.

Copyright © UK Loans 4 You All Rights Reserved

**Rates from 9.9% APR. Variable - Typical 17.9% APR**  
**A range of plans with rates up to 29.9% APR allow us through our intermediaries to help customers even with the most severe credit problems. Consolidating debts may increase the term & total amount payable. Loans secured on property.**

**THINK CAREFULLY BEFORE SECURING OTHER DEBTS AGAINST YOUR HOME. YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON A MORTGAGE OR ANY OTHER DEBT SECURED ON IT.**

**Mortgages - The actual rate available will depend upon your circumstances ask for a personalised illustration. The overall cost for comparison is 8.6% APR subject to plan chosen.**

# Annex 3

The screenshot shows a Windows Internet Explorer browser window displaying the website <http://www.easyinsurance4you.co.uk/about.htm>. The browser's address bar and menu bar are visible at the top. The website content includes a blue header with the logo "easy insurance 4 You" and a navigation menu with links for Home & Contents, Car & Bike, Pet, Holiday, and Life. A silver sports car is featured in the header. Below the header is a navigation bar with links for Home, Car Insurance, Home Insurance, Life Insurance, Insurance Guide, Insurance Cover, and Blog. The main content area is divided into several sections: "Import Car Insurance" (www.InsuranceFactory.co.uk), "Be Wiser Car Insurance" (www.bewiser.co.uk), and "Very Cheap Car Insurance" (FinanoeZoom.co.uk/Car.In). A "planet auto" banner is also present, along with a "Welcome to easyinsurance4you" message. A navigation bar below the banner offers quote requests for Car/Bike, House, Contents, Life, Pet, and Holiday. The "What are we all About?" section provides a welcome message and contact information (admin@easyinsurance4you.co.uk). The "Our Guides" section lists various insurance-related topics. The browser's taskbar at the bottom shows several open applications, including Novell-delivered Applications, Microsoft Outlook, Reminders, and Microsoft Word.