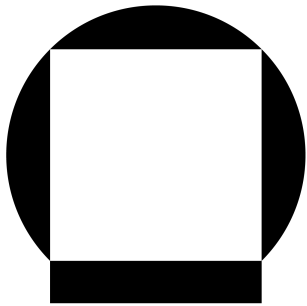




galaxy

NEWS RELEASE

Galaxy Launches GalaxyOne, Bringing Institutional-Quality Financial Offerings to Individual Investors

2025-10-06

Combining competitive yield products of as much as 8.00%, along with access to crypto and U.S. equities trading – all in one financial platform

NEW YORK, Oct. 6, 2025 /CNW/ - **Galaxy Digital Inc.** (NASDAQ: GLXY) (TSX: GLXY) today launched GalaxyOne, a financial technology platform offering U.S.-based individual investors to access high yields on fiat cash, alongside crypto and equities trading in a single digital experience. Accredited investors¹ can access 8.00% Annual Percentage Yield (APY) through Galaxy Premium Yield², while all investors can earn 4.00% APY³ on cash deposits and the ability to auto-reinvest earned interest into bitcoin or other supported crypto – all backed by Galaxy's financial expertise, rigorous risk management, and white-glove client service.

"We've spent years building institutional-quality infrastructure to serve the world's most sophisticated investors. Now, we're extending that edge to individuals," said Mike Novogratz, Founder and CEO of Galaxy. "Importantly, GalaxyOne advances our mission of becoming a full-spectrum financial services provider that builds trusted, regulated, and accessible products for all market segments."

GalaxyOne, which is available on mobile (**iOS** and **Android**) and **online** in the U.S., launches with four core products:

- Galaxy Premium Yield²: Earn 8.00% APY through an investment note issued by Galaxy Digital LP, a subsidiary of Galaxy Digital Inc. and available exclusively to U.S. accredited investors on GalaxyOne. Yield is generated by Galaxy's institutional lending business, active since 2018. Each investment requires a \$25,000 minimum and is capped at \$1 million per investor with an initial \$250 million total investment cap. Interest accrues daily and is paid monthly into the GalaxyOne Cash account.
- GalaxyOne Cash³: Earn 4.00% APY in a high-yield cash deposit account FDIC insured up to \$250,000. Banking services are provided by Cross River Bank, member FDIC.
- GalaxyOne Crypto: Buy, trade, hold and transfer major blue-chip digital assets, including bitcoin (BTC), ethereum (ETH), and solana (SOL). Transparent pricing, recurring purchases and real-time execution are available on the platform.
- GalaxyOne Brokerage: Access commission-free trading of more than 2,000 U.S. stocks and ETFs in individual brokerage accounts. Retirement accounts (traditional and Roth IRAs) are also available. Fractional share trading is available with a \$10 minimum per trade. Clients have the option to earn passive income by lending their eligible stocks through the GalaxyOne Stock Lending program⁴.

GalaxyOne was originally developed under the name Fierce, which Galaxy acquired in 2024. The platform is led by Zac Prince, Managing Director at Galaxy, alongside the original development team. Fierce's former CEO, Rob Cornish, will continue to support the platform's operations as Chief Technology Officer of Galaxy. GalaxyOne sits alongside **GalaxyOne Institutional** as part of a unified suite of products, each tailored to client needs, but both built to Galaxy's institutional standards of security, scale, and risk management.

"As technology reshapes how people invest, expectations are clear: more yield, easier access from a single platform, and opportunities that extend beyond traditional boundaries," said Mr. Prince. "GalaxyOne delivers exactly that: a unified opportunity to earn yield on cash, trade crypto, and access U.S. equities, all supported by Galaxy's financial discipline, institutional oversight, and professional team trusted by some of the world's most sophisticated institutions. We have an exciting roadmap ahead and are excited to deliver a differentiated financial experience to our clients. This is just the beginning."

To sign up and learn more about GalaxyOne, please visit: <https://one.galaxy.app/sign-up>

¹ An accredited investor, as defined by the U.S. Securities and Exchange Commission (SEC) under Rule 501 of Regulation D, includes an individual permitted to invest in certain private securities offerings not registered with the SEC. This status is based on income or net worth.
² APY is effective as of 9/23/2025 and can be changed upon 30-day prior notice for Galaxy Premium Yield. This is an investment product, not a bank deposit, and is not FDIC insured.
³ APY is effective as of 9/23/2025 and may change at any time before or after account opening.
⁴ Traditional and Roth IRAs are subject to IRS rules and contribution limits. Consult a tax advisor for guidance specific to your circumstances.

About GalaxyOne

GalaxyOne is designed for individual investors who want the best of both traditional and digital markets. Its core offerings include competitive yield on cash deposits for U.S.-based individual investors and 8.00% yield through Galaxy Premium Yield for U.S. accredited investors, as well as seamless access to crypto and equities trading and the ability to reinvest earned interest into bitcoin or other supported crypto, all in one precision-built platform. GalaxyOne, backed by Galaxy Digital Inc (NASDAQ/TSX: GLXY), benefits from the firm's proven financial expertise, risk management and white-glove client service. Additional information about GalaxyOne is available at galaxy.app.

About Galaxy

Galaxy Digital Inc. (NASDAQ/TSX: GLXY) is a global leader in digital assets and data center infrastructure, delivering solutions that accelerate progress in finance and artificial intelligence. Our digital assets platform offers institutional access to trading, advisory, asset management, staking, self-custody, and tokenization technology. In addition, we invest in and operate cutting-edge data center infrastructure to power AI and high-performance computing, including an 800MW flagship campus with an additional 2.7GW under study—positioning Galaxy among the largest data center developments in North America. The Company is headquartered in New York City, with offices across North America, Europe, the Middle East, and Asia. Additional information about Galaxy's businesses and products is available on www.galaxy.com

Disclaimer:

The TSX has not approved or disapproved of the information contained herein.

Caution About Forward-Looking Statements:

The information in this press release may contain "forward-looking statements" within the meaning of Section 27A of the Securities Act of 1933, as amended, Section 21E of the Securities Exchange Act of 1934, as amended and "forward-looking information" under Canadian securities laws (collectively, "forward-looking statements"). Our forward-looking statements include, but are not limited to, statements regarding our or our management team's expectations, hopes, beliefs, intentions or strategies regarding the future and tokenized equities. The words "anticipate," "believe," "continue," "could," "estimate," "expect," "forecast," "intend," "may," "might," "plan," "possible," "potential," "predict," "project," "should," "would" and similar expressions may identify forward-looking statements, but the absence of these words does not mean that a statement is not forward-looking. The forward-looking statements contained in this press release are based on our current expectations and beliefs concerning future developments and their potential effects on us taking into account information currently available to us. There can be no assurance that future developments affecting us will be those that we have anticipated. These forward-looking statements involve a number of risks, uncertainties (some of which are beyond our control) or

other assumptions that may cause actual results or performance to be materially different from those expressed or implied by these forward-looking statements. These risks include, but are not limited to, the risks contained in filings we make with the Securities and Exchange Commission (the "SEC") from time to time, including in our Quarterly Report on Form 10-Q for the quarter ended June 30, 2025, filed with the SEC on August 5, 2025, and available on Galaxy's profile at www.sec.gov. Should one or more of these risks or uncertainties materialize, they could cause our actual results to differ materially from the forward-looking statements.

Except as required by law, we assume no obligation to update or revise any forward-looking statements whether as a result of new information, future events or otherwise, or to update the reasons if actual results differ materially from those anticipated in the forward-looking statements. You should not take any statement regarding past trends or activities as a representation that the trends or activities will continue in the future. Accordingly, you should not put undue reliance on these statements.

©Copyright Galaxy Digital 2025. All rights reserved.

Galaxy Premium Yield Investment Note to be offered and sold have not been registered under the Securities Act of 1933, as amended, or the securities laws of any state. Such notes may not be offered or sold in the United States absent registration with the SEC or an applicable exemption from registration requirements. All investing involves risk, including the potential loss of principal. Past performance is no guarantee of future results. To obtain more information about and to consider investing in Galaxy Premium Yield, **please see here**.

This press release shall not constitute an offer to sell or the solicitation of an offer to buy, nor shall there be any sale of the Galaxy Premium Yield Investment Note in any state in which such offer, solicitation or sale would be unlawful prior to registration or qualification under the securities laws of such state.

Digital assets are highly volatile, not legal tender, and not backed by any government. Investments in crypto assets involve significant risk, including the potential loss of all principal. Digital assets available on GalaxyOne are held in custodial wallets with Paxos Trust Company, a New York State-chartered trust company regulated by the New York Department of Financial Services. These assets are not insured by the FDIC or SIPC.

Crypto trading on GalaxyOne may be subject to execution, network, or withdrawal fees, including applicable blockchain transaction ("gas") fees. While GalaxyOne does not charge spread markups, other costs may apply. Crypto transactions may trigger taxable events; please consult your tax advisor to understand your individual tax obligations.

GalaxyOne's crypto services are offered in partnership with Paxos. By using these services, you agree to the GalaxyOne Digital Asset Customer Agreement and Risk Disclosure, **available here**.

GalaxyOne Brokerage accounts are introduced by Fin2, LLC and offered through DriveWealth, LLC, a registered broker-dealer and member FINRA/SIPC. Securities products are not FDIC insured, not bank guaranteed, and may lose value. Commission-free trading refers to \$0 commissions for self-directed individual cash brokerage accounts on U.S.-listed equities and ETFs. Other fees and charges (including regulatory fees, foreign transaction fees, and wire transfer fees) may apply. Fractional share trading is available for certain eligible securities; not all securities are available for fractional trading.

GalaxyOne Brokerage accounts and services are available only to U.S. persons who successfully complete KYC verification. All investing involves risk, including the potential loss of principal. You should carefully consider your investment objectives and risk tolerance before investing. Nothing herein should be construed as an offer, solicitation, or recommendation to buy or sell any security.

Extended hours trading involves additional risks, including reduced liquidity, increased volatility, and wider spreads. Prices may differ substantially from prices during regular market hours.

Traditional and Roth IRAs are subject to IRS rules and contribution limits. Consult a tax advisor for guidance specific to your circumstances.

The GalaxyOne Stock Lending Program is offered through DriveWealth, LLC, a registered broker-dealer and member FINRA/SIPC. Participation is optional and subject to eligibility requirements. By participating, you agree that certain fully paid or excess margin securities in your account may be lent to other market participants for a fee. Income from stock lending is not guaranteed and may vary over time based on market demand and other factors. Participation in the program does not affect your ability to sell the lent securities; however, sale requests may take additional time to settle if the securities are on loan. Stock lending involves risks, including, but not limited to, the risk of borrower default, loss of voting rights, and potential tax implications. You may not receive dividends on lent securities. Past income from stock lending is not indicative of future results. See the Stock Lending Program Terms and Conditions for full details.

Stock lending involves risks, including but not limited to: (1) Loss of shareholder rights — While your securities are on loan, you will not have voting rights; (2) Loss of income on lent securities — You may not receive dividends or other distributions during the loan period; (3) Borrower credit risk — If the borrower defaults, you may not be able to recover the lent securities promptly, and market conditions could affect their value upon return; (4) Market risk — The value of lent securities may fluctuate during the loan term, and you may be forced to buy back securities at a higher price if needed to close a position; (5) Tax considerations — Any substitute payments received in place of dividends may be taxed differently than qualified dividends. Consult a tax advisor.

View original content to download multimedia:<https://www.prnewswire.com/news-releases/galaxy-launches-galaxyone-bringing-institutional-quality-financial-offerings-to-individual-investors-302575542.html>

SOURCE Galaxy Digital Inc.